

**Charlotte County Board Of County Commissioners
Agenda Item Summary**

Item Number: L-2

1 DEPARTMENT MAKING REQUEST

Human Services

2 MEETING DATE

5/13/2014 9:00:00 AM

3 REQUESTED MOTION/ACTION

Adopt Resolution approving new three-year Local Housing Assistance Plan (LHAP) as required by State Housing Initiatives Partnership (SHIP) Program Act, and authorizing Chairman to sign any documents and certifications required by the Florida Housing Finance Corporation (FHFC).

4 AGENDA

5 IS THIS ITEM BUDGETED (IF APPLICABLE) -

Budget Action

None is required.

Financial Impact Summary Statement

Funding for SHIP expenditures has been included in the FY 15 Human Services Housing budget.

Detailed Analysis Attached -

Budget Officer-

6 BACKGROUND (Why is this Action Necessary, and What Action will be accomplished)

Every three (3) years the jurisdiction is required to update the LHAP for submission to the FHFC, in order to receive funds for the SHIP Program. The Affordable Housing Advisory Committee took public comments at its April 16 meeting and recommended approval of the draft LHAP.

Board approval of the LHAP and authorization for submission to the FHFC.

ATTACHMENTS:

Name:	Description:	Type:
<input type="checkbox"/> LHAP 2015-2017 resolutionpdf.pdf	Resolution approving new 3-year LHAP	Cover Memo
<input type="checkbox"/> LHAP 2014 exhibit a.pdf	Ex. A to Res LHAP for FY 2015-2016-2017	Cover Memo
<input type="checkbox"/> Administrative Budget.pdf	Administrative Budget	Cover Memo
<input type="checkbox"/> Exhibit B Timeline 3 years.pdf	Timeline for Encumbrance & Expenditure	Cover Memo
<input type="checkbox"/> Goals Chart SHIP 2014-2015.pdf	Housing Goals Chart - 2014-2015	Cover Memo
<input type="checkbox"/> Goals Chart SHIP 2015-2016.pdf	Housing Goals Chart - 2015-2016	Cover Memo
<input type="checkbox"/> Goals Chart SHIP 2016-2017.pdf	Housing Goals Chart - 2016-2017	Cover Memo
<input type="checkbox"/> Certification Form.pdf	LHSP Certification page	Cover Memo
<input type="checkbox"/> SHIP Interlocal with Punta Gorda 1995.pdf	SHIP Interlocal with Punta Gorda	Cover Memo
<input type="checkbox"/> Program Information Sheet.pdf	Information Sheet	Cover Memo

RESOLUTION NUMBER
2014-_____

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF CHARLOTTE 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 COMMISSION CHAIRMAN 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, require 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; and

WHEREAS, the Housing Division of the Human Services 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 Charlotte County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Charlotte County, Florida:

Section 1: The Board of County Commissioners of Charlotte County, Florida, hereby approves the Local Housing Assistance Plan, as attached hereto and incorporated herein by reference, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2015, 2016, and 2017.

Section 2: The Chairman of the Charlotte County Board of County Commissioners 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 DULY ADOPTED this _____ day of _____, 2014, by
the Board of County Commissioners of CHARLOTTE COUNTY.

BOARD OF COUNTY COMMISSIONERS
OF CHARLOTTE COUNTY

By _____
Kenneth W. Doherty, Chairman

ATTEST:
Barbara T. Scott, Clerk of Circuit
Court and Ex-Officio Clerk to the
Board of County Commissioners

By: _____
Deputy Clerk

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY:

Janette S. Knowlton, County Attorney
LR14-2859 _____

CHARLOTTE COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2014/2015

2015/2016

2016/2017

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IV. EXHIBITS:	
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Encumbrance and Expenditure: <i>Chapter 67-37.005, F.A.C.</i> A separate timeline for each fiscal year covered in this plan is attached. Program funds will be encumbered by June 30 one year following the end of the applicable State fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan: Completed HDGC for each fiscal year is attached	
D. Certification Page: Signed Certification	
E. Adopting Resolution: Original signed, dated, witnessed or attested adopting resolution	
F. Program Information Sheet: Completed program information sheet	
G. Ordinance: If changed from the original ordinance. No change – Not submitted	
H. Interlocal Agreement: A copy of the Interlocal Agreement	

I. PROGRAM DESCRIPTION:

A. Name:

The Charlotte County Housing Assistance Plan (the “Plan”) for the fiscal years beginning July 1, 2014 and ending June 30, 2017 was approved by the Charlotte County Board of County Commissioners on May 13, 2014.

Interlocal: Yes X No _____

Name of participating local government(s) in the Interlocal Agreement;

City of Punta Gorda, Florida

A copy of the Interlocal Agreement is attached as Exhibit H.

B. Purpose of the program:

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan:

2014 - 15

2015 - 16

2016 - 17

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership:

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. A broad range of affordable housing interests have participated in the partnership since program inception, including non-profit corporations, lending institutions, real estate developers, and for profit corporations.

F. Leveraging:

The Plans are 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:

The Charlotte County Affordable Housing Advisory Committee held one public workshop on April 16, 2014 to consider uses for Charlotte County's annual allocation of SHIP funds for each of the three fiscal years covered by this Plan, should funds be allocated. Should no funds be allocated during any of the above fiscal years, the covenants of this LHAP that do not require funding and do not apply will not be enforced. The Committee voted at its April 16, 2014 meeting to recommend the Plan to the Charlotte County Board of County Commissioners on May 13, 2014. The May 13 public meeting was noticed as per County requirements on the County television station, the County web sites and other appropriate publications with the public invited to participate at all opportunities and via email or written correspondence.

Additional public input about the SHIP program is received at the end of each of the regularly scheduled meetings of the Affordable Housing Advisory Committee, typically held on a quarterly basis.

H. Advertising and Outreach:

The county or its administrative representative shall advertise the notice of funding availability 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. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. 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 and Transportation

K. 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:

- Independent Study (copy attached)
 U.S. Treasury Department
 Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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.

M. Welfare Transition Program:

Charlotte County has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, 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.

N. Monitoring and First Right of Refusal:

In the case of rental housing, Charlotte County or an 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 the same monitoring and determination, Charlotte County may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 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.

O. Administrative Budget:

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

The Charlotte County Board of County Commissioners 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% 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.”

Charlotte County has adopted the above findings in the attached resolution, Exhibit E.

P. Program Administration:

Charlotte County assumes responsibility for the local housing assistance plan, in cooperation with the City of Punta Gorda as specified in the attached Interlocal agreement. Since Plan inception, Charlotte County has implemented the SHIP program and has leveraged County dollars to expand and provide additional housing opportunities.

The duties include implementation of all homeowner strategies including, but not limited to, accepting applications, verifying household income and eligibility, conducting mortgage closings, maintaining assistance files and data, and providing information and assisting in preparation of annual reports and audits.

Should the County deem it necessary for the efficient and complete administration of the SHIP Program, Charlotte County shall advertise the receipt of SHIP funds and solicit qualified nonprofit entities to submit a proposal to implement all or part of the homeowner strategies of the Plan for the three years covered by the Plan. The solicitation shall be in a local newspaper and/or available electronic media opportunities of general circulation and provide at least a 30 day window for applicants to submit proposals.

Qualified non-profit organizations must be established under the laws of the State of Florida, and in receipt of a letter from the Internal Revenue Service indicating that the organization is recognized as tax exempt, pursuant to Section 501(c)(3) of the Internal Revenue Code. The organization must be established for the purpose of providing housing services, and it must have been operating in Charlotte County for

a reasonable time with paid staff and demonstrate professional capability and proficiency. Organizations must have internet capabilities at the time the selection of an organization to administer the SHIP program is considered by the Board of County Commissioners.

Selection Criteria

Understanding of SHIP program rules	15 points maximum
Number of paid staff with at least two years relevant experience	10 points maximum
Other activities and anticipated impact of those on operation	5 points maximum

Q. Essential Service Personnel:

Charlotte County's Essential Service Personnel are those personnel providing basic functions essential to the community such as: teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, sanitary and utility personnel, postal 1personnel, and other personnel providing for basic health, safety and welfare up to 120% Area Median Income (AMI) and other personnel at 80% of AMI or less, subject to SHIP set asides.

The Plan includes a variety of strategies to retain and recruit essential service personnel in order to positively impact the economic and social growth of the community. Down payment assistance, community land trust assistance, and single family construction and rehabilitation will provide assistance to essential personnel living in the community or moving into the community to accept a job essential to the economic and social growth of the community.

The foreclosure prevention strategy will assist current essential service personnel retain ownership of their homes. Non-SHIP assistance through the Human Services Department is available for renters struggling to make rental and essential utility payments.

R. Green Building Initiatives:

Section 420.9075(3)(d), F.S.: Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required:

On May 21, 2009, the Charlotte County Board of County Commissioners adopted the Green Building Ordinance to help the County become a more sustainable community by reducing the environmental impact of buildings and promoting economic and environmental health in the County.

**SHIP LHAP Charlotte County
67-37.005(1), F.A.C.**

The program encourages, advocates and educates in green building and development, and offers incentives to participants. Involvement in the program is voluntary to private residential and commercial projects. However, it is a mandatory policy in the design and construction of all buildings owned and constructed by or on behalf of Charlotte County.

Any renovation of a County owned building undergoing a level III alteration, according to the definitions of the Florida Building Code, must be done under the Green Building Program and incorporating green building principles and practices if the cost analysis demonstrates 100% payback within ten years.

II. LHAP HOUSING STRATEGIES:

A. Home Ownership Purchase Assistance:

1. Summary

Home Ownership Purchase Assistance provides down payment and closing cost assistance to qualified households to purchase new or existing single family or condominium homes. All homes purchased must be the primary residency of the recipient and cannot be used as a rental unit.

Homes purchased in this strategy may be purchased utilizing the mortgage revenue bond programs approved by Florida Housing Finance Corporation or provided by Charlotte County Housing Finance Authority if these programs also conform to these guidelines.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low, low, and moderate incomes will be served by this activity. However, priority will be given to very-low and low-income families. Moderate income households may be served if adequate funds are available. Ten percent (10%) of allocated down payment assistance funds will be reserved for the first nine months of each State fiscal year for down payment assistance to households deprived of affordable housing due to the closure of mobile home parks or the conversion of affordable rental units to condominiums.

4. Maximum award

The maximum award and level of funding for this strategy and each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance is provided in the form of a deferred loan with 0% interest. The terms of the loans are as follows:

Loan Range: \$0 to \$5,000.00	Five year term, forgivable at the end of the fifth year
\$5,001.00 to \$15,000.00	Ten year term, 25% loan reduction starting with the 7 th year
\$15,001.00 to Cap	Fifteen year term, 25% loan reduction starting with the 12 th year

Additional terms contained in the mortgage render the loan due and payable as program income if

the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinances with cash out, including reverse mortgages, or bills paid require full repayment as program income at time of refinance.

6. Recipient Selection Criteria

Selection will be on a first come and first ready basis, following receipt of an application, income qualification, attendance and completion of an approved home ownership training program, first mortgage approval, and a purchase contract for a home.

7. Sponsor selection criteria, if applicable

See Section I, Subsection P, "Program Administration."

8. Additional Information

Not applicable.

B. Housing Rehabilitation:

1. Summary

Homeowner Rehabilitation Program provides SHIP assistance to rehabilitate and/or add hurricane mitigation/hardening features to single family and condominium units. All homes rehabilitated with SHIP assistance must be the primary residence of the recipient and cannot be used as a rental unit.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low and low incomes homeowners who have not been previously assisted with SHIP funds will be served by this activity. Exceptions to the prohibition of homeowners previously assisted shall be homeowners required to hook up to new sewer, septic, or any other public utility need to meet health and safety issues lines after SHIP assistance is provided or those needing assistance following a major disaster. Moderate income households may be served if adequate funds are available.

4. Maximum award

The maximum award and level of funding for this strategy and each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance is provided in the form of a deferred loan with 0% interest. The terms of the loans are as follows:

Loan Range: \$0 to \$5,000.00	Five year term, forgivable at the end of the fifth year
\$5,001.00 to \$15,000.00	Ten year term, 25% loan reduction starting with the 7 th year
\$15,001.00 to Cap	fifteen year term, 25% loan reduction starting with the 12 th year

Additional terms contained in the mortgage render the loan due and payable as program income if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinances with cash out or bills paid require full repayment as program income at time of refinance.

6. Recipient Selection Criteria

Selection will be on a first come and first ready basis, following receipt of an application, income qualification, and first mortgage approval if applicable. If the applicant has an existing SHIP mortgage from down payment assistance through the Cornerstone Program, they will be eligible for

rehab assistance five years from the date of the signed SHIP mortgage agreement. If the applicant has an existing SHIP mortgage from previous rehab assistance, they will be eligible for additional assistance 15 years from the date of the signed SHIP mortgage agreement.

7. Sponsor selection criteria, if applicable

See Section I, Subsection P, "Program Administration."

8. Additional Information

Not Applicable.

C. Housing Construction:

1. Summary

Single Family Housing Construction is for the costs associated with construction or acquisition/rehabilitation of single family homes that are then sold to qualified very low or low income households.

2. State Fiscal Years Covered

The state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low and low income households will be served by this activity. Moderate income households may be served if adequate funds are available.

4. Maximum award

The maximum award and level of funding for this strategy and each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance will be provided in the form of down payment assistance to the purchaser of the completed home. The assistance will be in the form of a deferred loan with 0% interest to the income eligible applicant home. The terms of the loans are as follows:

Loan Range: \$0 to \$5,000.00	Five year term, forgivable at the end of the fifth year
\$5,001.00 to \$15,000.00	Ten year term, 25% loan reduction starting with the 7 th year
\$15,001.00 to Cap	fifteen year term, 25% loan reduction starting with the 12 th year

Additional terms contained in the mortgage render the loan due and payable as program income if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinances with cash out, including reverse mortgages or bills paid require full repayment as program income at time of refinance.

Alternatively, assistance is allowable to be provided as a loan directly to the developer, repayable at the time of sale to an income-eligible household with 0 percent interest.

6. Recipient Selection Criteria

Selection of households for constructed homes will be on a first come and first ready basis, following receipt of an application, income qualification, attendance at an approved home ownership training program, and first mortgage approval.

7. Sponsor selection criteria, if applicable

Not for Profit developers will be selected as sponsors through a competitive process. Selection criteria will give priority to proposals with the maximum number of units produced at the lowest per unit (SHIP) cost and leveraging provided from other approved private or public funding sources. Additional scoring will be given sponsors that employ or agree to employ personnel from the Welfare Transition Program or Workforce Development Initiatives Program. Other scoring incentives will be for green building design and the use of local labor in the home construction. In addition, preference will be given to Sponsors seeking to build homes within the designated Neighborhood Revitalization Area or within close proximity to existing employment centers.

A for-profit developer is eligible for funding under this strategy only for developments within the Neighborhood Revitalization Area or within one mile of a major employment center such as Murdock Circle or others as designated in the Notice of Funding Availability.

8. Additional Information

Not applicable.

D. Disaster Recovery/Mitigation:

1. Summary

Unencumbered Charlotte County SHIP funds in Home Ownership and Non-Home Ownership Strategies are allowed to be used for emergency replacement of or repairs to homes owned and occupied by low and very low income households damaged as a result of a disaster that has been declared by Executive Order by a national or state authority. Emergency repairs that are not covered by insurance shall be eligible for assistance.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low, low, and moderate incomes will be served by this activity.

4. Maximum award

The maximum award and level of funding for this strategy and each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance is provided in the form of a deferred loan with 0% interest. The terms of the loans are as follows:

Loan Range: \$0 to \$5,000.00	Five year term, forgivable at the end of the fifth year
\$5,001.00 to \$15,000.00	Ten year term, 25% loan reduction starting with the 7 th year
\$15,001.00 to Cap	fifteen year term, 25% loan reduction starting with the 12 th year

Additional terms contained in the mortgage render the loan due and payable as program income if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinances with cash out or bills paid require full repayment as program income at time of refinance.

6. Recipient Selection Criteria

Selection will be on a first come and first ready basis, following receipt of an application, income qualification, attendance at an approved home ownership training program if applicable, and first mortgage approval if applicable.

7. Sponsor selection criteria, if applicable

See Section I, Subsection P, "Program Administration."

8. Additional Information

Rehabilitation assistance shall include the purchase of emergency supplies to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units inhabitable; and other post disaster, housing rehabilitation assistance that are not insured or otherwise subject to reimbursement. To expedite funding to those most in need after a disaster, 30 day notice of fund availability will not be required for disaster recovery assistance. However, the availability of funding will be advertised.

E. Public Housing Rental Program:

1. Summary

Public Housing Rental Program Strategy is for the rehabilitation or construction of public housing units occupied by qualified households.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this Strategy.

3. Income Category Served

Extremely Low, Very low and Low income households will be served by this activity. The housing agency will utilize its approved selection policy, which consists of a “first come and first ready” waiting list for residential units.

4. Maximum Award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance will be given in the form of a forgivable loan to a public housing authority. The term of the loan is 15 years. Additional conditions in the loan documents provide the loan will be due and payable as program income at 0% interest if the property is sold or no longer used as affordable rental units that are available to low and very low income households. If property is offered for sale before 15 years, the housing authority must give a first right of refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible households. Mortgage documents shall include provisions for repayment in the event that rental housing is no longer affordable to lower income households. Repayment of the principal is immediately due in full in the event of default.

6. Recipient Selection Criteria

All tenants in units funded through this strategy must be very-low-income households at or below 30 percent of the Area Median Income.

7. Sponsor Criteria

Participation will be limited to rental property operated by a public housing authority. The housing authority or its development partner shall propose rehabilitation or construction of specified apartments or housing complexes with selection awarded to the proposal with the lowest SHIP funded rehabilitation or construction cost per unit.

8. Additional Information

All property receiving SHIP assistance must be rented at prices that are affordable in accordance with guidelines provided by HUD and distributed by Florida Housing Finance Corporation. Rent limits are provided annually by HUD and distributed by Florida Housing Finance Corporation. Rent limits must be in accordance with program regulations. Housing Authorities selected for participation in the strategy shall be required to report to the County the income eligibility of

tenants on an annual basis for 15 years. The County shall use the information reported in the annual SHIP Report submitted to the Florida Housing Finance Corporation.

F. Special Needs Rental Program:

1. Summary

Strategy is designed to assist in the rehabilitation or construction of rental housing owned and operated by the County, non-profit or special needs organizations for extremely low, very low or low income households.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this Strategy.

3. Income Category Served

Very low income households will be served by this activity.

4. Maximum Award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance will be given in the form of a forgivable loan at 0% interest to the income eligible applicant of the rehabilitated or constructed housing. The term of the loan is 20 years. Additional conditions in the mortgage provide that the loan will be due and payable as program income if the property is sold or no longer used as rental housing affordable to low income households. Repayment of the principal is immediately due in full in the event of default.

Selected sponsors offering rental housing for sale before 20 years or who have remaining mortgages funded under this program must give a right of first refusal to eligible non-profit organizations at the current market value for continued occupancy by eligible persons. Selected sponsors shall be required to report to the County the income eligibility of tenants on an annual basis for 20 years. The County shall use the information reported in the annual SHIP Report submitted to the Florida Housing Finance Corporation.

6. Recipient Selection Criteria

All tenants in units funded through this strategy must be very-low-income households at or below 60 percent of the Area Median Income. The specific selection criteria will be determined by the developer assuming compliance with all fair housing laws.

7. Sponsor Criteria

Non-profit and special needs organizations seeking to operate rental housing for low and very low income households will be eligible to submit applications for SHIP funds to rehabilitate or construct rental housing. Applications will be ranked in accordance with specific scoring criteria based on County preferences and development needs. Scoring will be based on the experience of the developer, project readiness, community need, green and universal design features, and willingness to employ local labor as well as hiring from the Welfare Transition Program. The application will reflect local preferences for housing for elderly households, special needs, and extremely low income households. Criteria will also be amended to reflect a desire for development within a

specific infill area in Charlotte County, including the Neighborhood Revitalization Area, within one mile of a major employment center such as Murdock Circle, or within the City of Punta Gorda. A selection committee will be chosen by the Charlotte County Housing Manager which shall include at least one member of the Affordable Housing Advisory Committee or, in the case of fewer than five applications, may be scored directly by the Affordable Housing Advisory Committee. Applications will be ranked in descending order with applications receiving the highest score ranked first. In the case of a tie after applications have been ranked, the Board of County Commissioners shall select applications at a public meeting after considering recommendations of the ranking committee. The decision of the Board of County Commissioners shall be final.

8. Additional Information

All property receiving SHIP assistance must be rented at prices that are affordable in accordance with guidelines provided by HUD and distributed by Florida Housing Finance Corporation. Rent limits are provided annually by HUD and distributed by Florida Housing Finance Corporation. Rent limits must be in accordance with program regulations. Agencies selected for participation in the strategy shall be required to report to the County the income eligibility of tenants on an annual basis for 20 years. The County shall use the information reported in the annual SHIP Report submitted to the Florida Housing Finance Corporation.

G. For-Profit, New Construction or Rehab Rental Program:

1. Summary

Rental, For Profit New Construction Strategy is designed to assist in the new construction of rental housing or rehabilitation of existing properties by For Profit developers. The Strategy will provide a source of funds that will be used as local contribution in the HOME Program, the State Apartment Improvement Loan (SAIL) Program and the Housing Credit Program administered by the Florida Housing Finance Corporation or other public funding received for affordable housing initiatives. These funds are allowed to be combined with bonds provided by the Charlotte County Housing Finance Authority.

2. State Fiscal Years Covered

The three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this strategy. The level of funding for each fiscal year is specified on the Housing Goals Charts attached, which are herein adopted as a part of the Plan.

3. Income Category Served

Very low income households will be served by this activity.

4. Maximum Award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP funds for this Strategy will be provided in the form of a loan to be repaid as program income in semi-annual payments beginning after 80% of occupancy and continuing over a period of 30 years at a 2 percent interest rate. A 1 percent interest rate will be provided to properties in which at least 75 percent of the units are set-aside for households earning 50 percent or less of Area Median Income (AMI) or if 30 percent of the units are set-aside for special needs households such as disabled, very-low-income, homeless, or households transitioning out of homelessness. The loan shall be secured by mortgage documents that subject the mortgagee to the recapture provisions of 67-37.007(12), Florida Administrative Code. In the event the local SHIP mortgage and the primary mortgage have different restrictions on the same issue, the more restrictive regulation shall take precedence.

Selected developers shall be required to report to the County the income eligibility of tenants on an annual basis for 20 years. The County shall use the information reported in the annual SHIP Report submitted to the Florida Housing Finance Corporation. In the event of a default on the mortgage payments the County will proceed with foreclosure actions to recapture the loan funds or take possession of the property.

6. Recipient Selection Criteria

All tenants in units funded through this strategy must be very-low-income households at or below 50 percent of the Area Median Income. The specific selection criteria will be determined by the developer assuming compliance with all fair housing laws.

7. Sponsor Criteria

Not Applicable.

8. Additional Information

All property receiving SHIP assistance must be rented at prices that are affordable in accordance with guidelines provided by HUD and distributed by Florida Housing Finance Corporation. Rent limits are provided annually by HUD and distributed by Florida Housing Finance Corporation. Rent limits must be in accordance with program regulations. Agencies selected for participation in the strategy shall be required to report to the County the income eligibility of tenants on an annual basis for 15 years. The County shall use the information reported in the annual SHIP Report submitted to the Florida Housing Finance Corporation. In the event the Developers primary financing and the local LHAP have different restrictions on the same issue, the more restrictive regulation shall take precedence.

H. Renter Eviction Prevention:

1. Summary

The Renter Eviction Program provides a SHIP grant to qualified renters in order to prevent eviction. All households receiving SHIP assistance must be the primary, year-round residence of the recipient and cannot be used as for seasonal occupancy. To be qualified, renters must have lost their job or suffered a minimum 30 percent reduction in discretionary income or other significant demonstration of hardship within the past six months due to changing economic conditions. To be eligible, applicant must provide proof of loss of income or income reduction. To demonstrate this, the applicant must provide a letter of separation or notice of salary level change, a layoff notice, or other written proof of job loss. To qualify for consideration applicants must be no less than four (4) months delinquent on their mortgage payments.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low and low-income homeowners will be served by this activity.

4. Maximum award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance will be provided in the form of a grant up to \$3,000.

6. Recipient Selection Criteria

Selection will be on a first come, and first ready basis, following receipt of an application, income qualification and completion of a workout plan with a certified credit counselor. Participation in a credit counseling program is required. In addition, applicants must register with no less than two employment service agencies, including the Career and Services Center of Southwest Florida. Recipients must be able to provide proof that they lost their job or experienced a minimum 30 percent reduction in income through no fault of their own. They must also provide a signed 12-month lease for their rental unit that will not expire within the period of assistance.

7. Sponsor selection criteria, if applicable

See Section I, Subsection P, "Program Administration." This program will be administered by the non-profit selected to oversee the homeowner strategies.

8. Additional Information

To be eligible to receive assistance, the owner of the rental unit must provide a statement indicating that the unit will be available for the term of the assistance and is not in danger of foreclosure.

I. Foreclosure Prevention, Extended Home Protection:

1. Summary

The Foreclosure Program provides SHIP assistance to qualified homeowners of single family and condominium units to prevent foreclosure. All households receiving SHIP assistance must be the primary residence of the recipient and may not be used as a rental unit. Recipients will be provided assistance regardless of balances on any other SHIP mortgage. To be qualified, at least one of the primary income providers in the household must be able to provide proof of job loss or a minimum 10 percent reduction in income within the past six months due to changing economic conditions with proof provided that the job loss and/or income reduction were due to no fault of their own.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low, low and moderate income homeowners will be served by this activity. Receipt of prior SHIP assistance is not required. However, homeowners with SHIP mortgages will be given priority.

4. Maximum Award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance is provided in the form of a forgivable loan with 0 percent interest. The term of the loan is 30 years, forgivable after 30 years. Additional terms contained in the mortgage render the loan due and payable as program income if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinances with cash out or bills paid require full repayment as program income at time of refinance.

A portion of this money may be recaptured if all funds are not necessary to bring the household to financial stabilization or if the household members fail to participate in appropriate credit and employment counseling services.

6. Recipient Selection Criteria

Selection will be on a first come, first ready basis, following receipt of an application, income qualification and completion of a workout plan with a Certified HUD Credit Counselor. Participation in a Certified HUD Credit Counseling Program is required. In addition, applicants must register with no less than two employment service agencies, including the Career and Services Center of Southwest Florida. Recipients must be able to provide proof that they are unemployed or have experienced a reduction in income of no less than 10 percent due to no fault of their own.

7. Sponsor selection criteria, if applicable

See Section I, Subsection P, "Program Administration."

8. Additional Information

Not applicable.

J. Innovative Design, Green Building Principles and Storm resistant Construction:

1. Summary

Charlotte County has adopted in May, 2009 a Green Building Ordinance to help the County become a more sustainable community by reducing the environmental impact of buildings and promoting economic and environmental health in the County. The program encourages, advocates and educates in green building and development, and offers incentives to participants. Involvement in the program is voluntary to private residential and commercial projects. However, it is a mandatory policy in the design and construction of all buildings owned and constructed by or on behalf of Charlotte County.

The establishment of this Ordinance requires that the County in all construction projects completed or proposed and/or major renovations abide by County adopted building codes that result in innovative, energy efficient and wind resistant construction practices. This Ordinance was adopted as a direct result of the 2004 Hurricane season that resulted in widespread damage to County structures. The adoption of this Ordinance strongly encourages non-governmental construction projects follow the same requirements on a voluntary basis. These requirements are reviewed as part of the permitting process and have/will continue to result in these changes in construction industry of the County. Additionally, these principles are applied to all other strategies included in this LHAP.

2. State Fiscal Years Covered

Three state fiscal years beginning July 1, 2014 and ending June 30, 2017 will be used for this activity.

3. Income Category Served

Very low, low and moderate income homeowners will be served by this activity.

4. Maximum Award

The maximum award and level of funding for each fiscal year is specified on the Housing Delivery Goals Charts attached, which are herein adopted as a part of the Plan.

5. Terms, Recapture and Default Provision

SHIP assistance is provided in the form of a forgivable loan with 0 percent interest. The maximum term of the loan is 30 years, forgivable after 30 years. Additional terms contained in the mortgage render the loan due and payable as program income if the home is no longer used as the primary residence of the applicant, is used as rental housing, or is sold. The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid and is not a reverse mortgage. Refinances with cash out or bills paid require full repayment as program income at time of refinance.

A portion of this money may be recaptured if all funds are not necessary to bring the household to financial stabilization or if the household members fail to participate in appropriate credit and employment counseling services.

6. Recipient Selection Criteria

Selection will be on a first come, first ready basis, following receipt of an application, income qualification and completion of a workout plan with a Certified HUD Credit Counselor. Participation in a Certified HUD Credit Counseling Program is required.

7. Sponsor selection criteria, if applicable

Not Applicable.

III. LHAP INCENTIVE STRATEGIES

A. **Expedited Permitting:**

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

Policy and Procedure:

Per Ordinance Number 98-0710A0, Developer will make request to be designated as an Affordable Housing Development (AHD) to the County Ombudsman who will review the project to determine if it provides at least 25% of the units (or one unit in the case of a single unit development) as affordable units and meets the definition. If project meets the definition, the Developer will be provided a letter from County Administrator to include with his permitting documents. A project requiring DRC processing shall be scheduled for review within one week. If project requires Zoning Board of Appeals process, it shall be placed on the agenda of the next regularly scheduled meeting, unless Developer requests a delay. A project requiring neither shall be expedited through the County review process, and any agencies shall report items that may cause delay to the Ombudsman who will review those items with Developer within 24 hours and who will assist in forwarding the development through the review process.

B. **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.

Policy and Procedure:

Per Ordinance Number 98-0710A0, any and all changes in code, procedure or process that affects the cost of housing shall be reviewed by the Charlotte County Affordable Housing Advisory Committee (AHAC). No such changes shall be considered for approval by the Charlotte County Board of County Commissioners (BCC), or any person or agency delegated with authority to act on its behalf, unless it has been considered by the AHAC at a public meeting. The AHAC shall make non-binding recommendations of any proposed changes in code, procedure or process that affect the cost of housing to the BCC.

C. **Inventory of Publicly Owned Lands:**

An ongoing process for developing and making available an inventory of all land owned by the County and to provide a process for making appropriate lands available to non-profit housing providers for the creation of affordable housing.

Policy and Procedure:

Per Resolution Number 2001-080, the County's Manager of Real Estate Services will establish, on a semi-annual basis or as otherwise required, a listing of County owned real property believed to be surplus to County needs. The listing will be made available to other government divisions for review. Such surplus properties will be disposed of by legal means, in accordance with County guidelines and Florida Law.

**SHIP LHAP Charlotte County
67-37.005(1), F.A.C.**

By Florida law, such surplus property may be offered for sale and the proceeds earmarked for the development of affordable housing or may be donated to nonprofit housing providers for the construction of permanent affordable housing.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005, F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

LHAP 2015-2018

Exhibit A

67-37.005(1), F.A.C.

Effective Date: 11/09

Charlotte County

Estimated Allcoation for Calculating:	\$	350,000.00	
Fiscal Year ___2014-2015_____			
Salaries and Benefits	\$	34,350.00	
Office Supplies and Equipment	\$	150.00	
Travel Perdiem Workshops, etc	\$	400.00	
Advertising	\$	100.00	
Other	\$	-	
Total	\$	35,000.00	0.1
Fiscal Year ___2015-2016_____			
Salaries and Benefits	\$	34,350.00	
Office Supplies and Equipment	\$	150.00	
Travel Perdiem Workshops, etc	\$	400.00	
Advertising	\$	100.00	
Other	\$	-	
Total	\$	35,000.00	0.1
Fiscal Year ___2016-2017_____			
Salaries and Benefits	\$	34,350.00	
Office Supplies and Equipment	\$	150.00	
Travel Perdiem Workshops, etc	\$	400.00	
Advertising	\$	100.00	
Other	\$	-	
Total	\$	35,000.00	0.1

EXHIBIT C		FLORIDA HOUSING FINANCE CORPORATION										Please check applicable box, & if Amendment, enter number	
PG. 1		HOUSING DELIVERY GOALS CHART#2002										New Plan: <input checked="" type="checkbox"/>	
		STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: <u>2014-2015</u>										Amendment: <input type="checkbox"/>	
Name of Local Government:		CHARLOTTE COUNTY, FLORIDA						Available Funds:		\$460,000.00		Fiscal Yr. Closeout: <input type="checkbox"/>	
		A		B		C		D		E		F	
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
From Plan Text	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
1	Home Ownership Purchase Assistance	0	\$35,000	1	\$35,000	2	\$15,000	\$0.00	\$65,000.00	\$0.00	\$65,000.00	14%	3
2	Housing Rehabilitation	5	\$30,000	4	\$30,000	3	\$30,000	\$0.00	\$390,000.00	\$0.00	\$360,000.00	78%	12
3	Housing Construction	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
4	Foreclosure Prevention	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
5	Disaster Recovery/Mitigation	0	\$30,000	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Subtotal 1 (Home Ownership)		5		5		5		\$0.00	\$455,000.00	\$0.00	\$425,000.00	92%	15
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
1	Public Housing Rental Program	0	\$15,000	0	\$15,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
2	Non-Profit/Special Needs Rental Program	0	\$15,000	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
3	For-Profit, New Construction or Rehab Program	0	\$15,000	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
4	Disaster Recovery/Mitigation	0	\$30,000	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
5	Renter Eviction Program	0	\$3,000	0	\$3,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0%	0
Administration Fees											\$35,000.00	8%	
Admin. From Program Income											\$0.00	0%	
											\$0.00	0%	
GRAND TOTAL													
Add Subtotals 1 & 2, plus all Admin. & HO Counseling		5		5		5		\$0.00	\$455,000.00	\$0.00	\$460,000.00	100%	15
Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									99%		
Maximum Allowable Purchase Price:								New	\$204,432	Existing	\$204,432		
Allocation Breakdown		Amount		%		Projected Program Income:		\$110,000.00	Max Amount Program Income For Admin:		\$5,500.00		
Very-Low Income		\$150,000.00		35%		Projected Recaptured Funds:		\$0.00					
Low Income		\$155,000.00		36%		Distribution:		\$350,000.00					
Moderate Income		\$120,000.00		28%		Total Available Funds:		\$460,000.00					
TOTAL		\$425,000.00		100%								18-Apr-14	

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box, & if Amendment, enter number											
HOUSING DELIVERY GOALS CHART#2002											New Plan:		X									
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: <u>2015-2016</u>											Amendment:											
Name of Local Government: CHARLOTTE COUNTY, FLORIDA											Available Funds:	\$460,000.00										
											A	B	C	D	E	F						
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total									
From Plan Text	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									
1	Home Ownership Purchase Assistance	0	\$35,000	1	\$35,000	2	\$15,000	\$0.00	\$65,000.00	\$0.00	\$65,000.00	14%	3									
2	Housing Rehabilitation	5	\$30,000	4	\$30,000	3	\$30,000	\$0.00	\$390,000.00	\$0.00	\$360,000.00	78%	12									
3	Housing Construction	0	\$20,000	0	\$20,000	0	\$20,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
4	Foreclosure Prevention	0	\$15,000	0	\$15,000	0	\$15,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
5	Disaster Recovery/Mitigation	0	\$30,000	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
Subtotal 1 (Home Ownership)		5		5		5		\$0.00	\$455,000.00	\$0.00	\$425,000.00	92%	15									
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									
1	Public Housing Rental Program	0	\$15,000	0	\$15,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
2	Non-Profit/Special Needs Rental Program	0	\$15,000	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
3	For-Profit, New Construction or Rehab Program	0	\$15,000	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
4	Disaster Recovery/Mitigation	0	\$30,000	0	\$30,000	0	\$30,000	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
5	Renter Eviction Program	0	\$3,000	0	\$3,000	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
Subtotal 2 (Non-Home Ownership)		0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0%	0									
Administration Fees											\$35,000.00	8%										
Admin. From Program Income											\$0.00	0%										
											\$0.00	0%										
GRAND TOTAL											VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Add Subtotals 1 & 2, plus all Admin. & HO Counseling		5		5		5		\$0.00	\$455,000.00	\$0.00	\$460,000.00	100%	15									
Percentage Construction/Rehab											Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.					99%						
Maximum Allowable Purchase Price:																	New	\$204,432	Existing	\$204,432		
Allocation Breakdown											Amount		%		Projected Program Income:		\$110,000.00	Max Amount Program Income For Admin:		\$5,500.00		
Very-Low Income		\$150,000.00		35%		Projected Recaptured Funds:		\$0.00														
Low Income		\$155,000.00		36%		Distribution:		\$350,000.00														
Moderate Income		\$120,000.00		28%		Total Available Funds:		\$460,000.00														
TOTAL		\$425,000.00		100%								18-Apr-14										

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Charlotte County Board of County Commissioners

- (1) The local government will advertise the availability of SHIP funds, if available, pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for assistance.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if, at any time, the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments and Technical Revisions to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities as program income.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation by June 30 of each calendar year.

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

Witness

Chief Elected Official or designee

Witness

Ken Doherty, Chairman
Type Name and Title

Date

OR

Attest:
(Seal)

THIS INTERLOCAL AGREEMENT made and entered into this 21st day of November, 1995, by and between Charlotte County, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County") and the City of Punta Gorda, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council (the "City"):

WITNESSETH:

WHEREAS, Section 420.9072(4), Florida Statutes, the "State Housing Initiatives Partnership Act" ("SHIP") authorizes monies in the Local Government Housing Trust Fund (the "FUND") to be distributed to approved counties and eligible municipalities within the County pursuant to an Interlocal Agreement; and

WHEREAS, the SHIP legislation anticipates intergovernmental cooperation between approved counties and eligible municipalities to consider intergovernmental cooperation; and

WHEREAS, Charlotte County is an approved County and the City of Punta Gorda is an eligible municipality within the County; and

WHEREAS, the County and City desire to distribute SHIP allocations pursuant to the Interlocal Agreement; and

WHEREAS, the County and City have determined that the monies can be more effectively and efficiently utilized and managed through the execution of this Interlocal Agreement.

NOW THEREFORE, for and in consideration of mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The County and City do hereby agree that the monies in the Fund which are to be distributed to the County and the City as provided in 420.9073, Florida Statutes shall be deposited in the Local Housing Assistance Trust Fund established by the Charlotte County Board of County Commissioners.
2. An annual Housing Assistance Plan will be recommended by the Charlotte County Affordable Housing Advisory Committee, and approved by the Board of County Commissioners. Said plan will identify affordable housing projects to be undertaken using funds in the Local Housing Assistance Trust Fund. The County agrees that its use of such funds will not exclude City participation. Eligible residents of the City shall qualify, without limitation, for assistance and benefit from the programs included in the Housing Assistance Plan. The County further agrees to consider in the Housing Assistance Plan projects recommended by the City of Punta Gorda, or its residents of the City of Punta Gorda.

** NOTE: This was approved by City Council on May 3rd, 1995

3. The County, as administrative agent, shall be eligible to receive administrative funds to the maximum extent allowed under the SHIP program.
4. Unless earlier terminated pursuant to the provisions of this Interlocal Agreement, the term of this agreement shall run concurrent with the distribution of monies in the fund which are to be allocated between the County and the City, with each fiscal year's allocation as a new contract term.
5. The County and City direct the Florida Housing Finance Agency ("The Agency") to distribute and allocate the monies in the fund in accordance with this Interlocal Agreement and authorize the Agency to rely on their stated intent and their authority to execute the Interlocal Agreement.
6. The monies distributed will be deposited in the below listed depository account:

LOCAL HOUSING ASSISTANCE TRUST FUND
CHARLOTTE COUNTY FUND 119

The Agency will be notified of any changes. The County agrees to have such account or accounts audited annually as required by statute and Agency Rule. The County agrees to pay for the cost of such audits with funds available for the administration of the program.

7. The County and the City agree that one report will be prepared as required by 9I-37.016, F.A.C.
8. The parties to this Agreement understand that the SHIP Program Rules require an incentive plan for providing affordable housing. The Charlotte County Affordable Housing Advisory Committee shall make recommendations to the Charlotte County Board of County Commissioners and the Punta Gorda City Council regarding a Local Affordable Housing Incentive Plan in accordance with 9I-37.010, F.A.C. It shall be the sole responsibility of each governing body to adopt the Local Affordable Housing Incentive Plan for their respective jurisdiction.
9. If at any time during the term of this Interlocal Agreement, the County or the City believe that the intent of the parties as set forth herein is not being accomplished, or that the terms of the Interlocal Agreement are not fair, such entity may, upon the giving of ninety days written notice, renegotiate the terms and provisions of this Interlocal Agreement to be effective on the first day of the next fiscal year. If the parties are unable to so renegotiate the terms and provisions of this Interlocal Agreement prior to the commencement of the next fiscal year, the noticing party shall cease to be a party to this Interlocal Agreement and this Interlocal Agreement shall terminate and be of no further force or effect as to such party and the funds shall be allocated according to population.


10. If either party shall cease to be eligible for allocation and distribution, such party's allocation of the funds shall remain in the Fund to be used by the Agency.
11. For all purposes of this Interlocal Agreement, the term "Interlocal Agreement" shall mean this Interlocal Agreement and amendments hereto approved in writing by both parties.

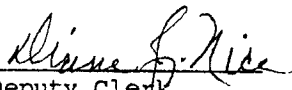
IN WITNESS WHEREOF, this Interlocal Agreement has been executed by the parties this 21st day of November, 1995.

Attest:

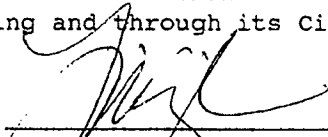
CHARLOTTE COUNTY
BOARD OF COUNTY COMMISSIONERS
CHARLOTTE COUNTY, FLORIDA

Barbara T. Scott
Clerk of Circuit Court
and ex-officio
Clerk to the Board of
County Commissioners


By: 
Matthew DeBoer, Chairman
11-21-95

By: 
Deputy Clerk


CITY OF PUNTA GORDA
Acting and through its City Council

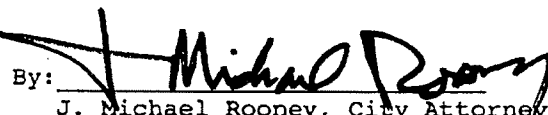
By: 
Lindsay M. Harrington, Mayor

Attest:
Ellen Diomedes
City Clerk

By: 
City Clerk

Approve as to Form and Legal
Sufficiency

By: 
Renee Francis Lee, County Attorney MB

By: 
J. Michael Rooney, City Attorney

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET**

The following information must be furnished to the Corporation before any funds can be disbursed.

Local Government	Charlotte County Board of County Commissioners
Chief Elected Official	Ken Doherty, Chairman Board of County Commissioners
Address	18500 Murdock Circle Port Charlotte, FL 33948
SHIP Administrator	Robert P. Hebert
Address	1050 Loveland Blvd Port Charlotte, FL 33980
Telephone	941-833-6504
EMAIL	Robert.hebert@charlottefl.com
Alternate SHIP Contact	Vikki Carpenter
Telephone	941-833-6501
EMAIL	Vikki.carpenter@charlottefl.com
Interlocal Agreement (list other local governments in interlocal)	The City of Punta Gorda, Florida
Local Government Employer Federal ID #	59-6000541
Disbursement (list bank account information if changed from previous)	No change
Other Information	None

Please attach this form as Exhibit F and submit along with your completed LHAP.