



*City of*

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**B E A C H**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**FISCAL YEAR 2011 - 2013**

**Prepared by:**

**Community Development Division  
Planning & Growth Management Department  
533 South Dixie Highway, Suite 101  
Deerfield Beach, FL 33441  
(954) 480-6420**

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**SECTION I. PROGRAM DESCRIPTION:**

A. NAME OF PARTICIPATING LOCAL GOVERNMENT AND INTERLOCAL, if Applicable:

City of Deerfield Beach, Planning and Growth Management, Community Development Division

Interlocal: Yes \_\_\_\_\_ No X

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

N/A

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

B. PURPOSE OF THE PROGRAM:

Creation of the Local Housing Assistance 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 PLAN:

Fiscal Year 2011

Fiscal Year 2012

Fiscal Year 2013

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.

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:

Public input was solicited through face to face meeting with housing providers, social service providers and local lenders and neighborhood associations. It was a consensus of the attendees at the meeting that the City's proposed Local Housing Assistance Plan (LHAP) will provide affordable housing and preservation of the existing housing stock.

H. ADVERTISING AND OUTREACH:

The City of Deerfield Beach will 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:

First Time Homebuyer workshops are provided through various Housing and Urban Development approved agencies within Broward and North Palm Beach County that provide Homeownership Counseling (Pre and Post), Credit counseling, Tenant Counseling and Transportation. The potential first time homebuyer is provided with a list of those homebuyer counseling agencies. All first time homebuyers must provide proof they have attended a homebuyer counseling workshop prior to closing

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 will be shown on the Housing Delivery Goals Charts as:

New Construction – single family: \$331,579  
Existing single family; \$331,579

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:

If the City chooses to use an eligible sponsor/vendor, the City will develop a competitive qualification system and selection criteria for solicitation of applications for awards to eligible sponsors/vendors. The application will include a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the competitive selection process.

If the City chooses to solicit application directly from unemployed income qualified individuals, then the City will develop an application system for selection.

N. MONITORING AND FIRST RIGHT OF REFUSAL:

In the case of rental housing, the staff or 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, 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 \$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 which ever 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 will be presented on an annual basis for each State fiscal year submitted.

The City of Deerfield Beach 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."

The applicable local jurisdiction has adopted the above findings in the attached Resolution,

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the City of Deerfield Beach. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

Q. ESSENTIAL SERVICE PERSONNEL:

Essential Services Personnel is defined as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

The City of Deerfield Beach defines essential personnel as, but not limited to, teachers and educators, other school district employees, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and other job categories.

R. 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.

See EXHIBIT I

## SECTION II. LHAP HOUSING STRATEGIES:

### A. Emergency Homeowner Rehab Program:

#### a. Summary of the Strategy:

The Emergency Homeowner Rehab Program is designed to provide up to a \$10,000 loan for emergency repair assistance when it is determined to be necessary to alleviate unsafe, hazardous and/or unhealthy living conditions. The City will make the determination whether or not an emergency condition exists. Determination shall be in writing. Work specifications will be written to address only the emergency issue(s). In cases where emergencies exist and it is later determined that the emergency is related to code violations (in whole or part), the code violation must be addressed along with the emergency. Other repairs including other code violations will be addressed when applicant is called from the comprehensive waiting list. Emergency repairs must be eligible program repairs as described in the Homeowner Rehab Strategy. Only in cases of emergency repairs can an eligible homeowner receive priority over other applicants on a waiting list, if a waiting list exists.

Participation in the Emergency Homeowner Rehab Program will not exclude the participant from the City's Homeowner Rehab Programs. However, funding received as part of this program will be subtracted from maximum amount of assistance available for the Homeowner Rehab Programs. All loans will result in a deferred payment mortgage recorded against the property. The City shall issue a satisfaction of mortgage after successful completion of the deferment term. This activity will benefit low/moderate income owner occupied homeowners city-wide.

#### b. Fiscal Years Covered:

2011, 2012, 2013

#### c. Income Categories to be served:

35% and below - extremely low  
50% - very low VL  
80% - low L  
120% - moderate M

#### d. Maximum award is noted on the Housing Delivery Goals Charts:

up to \$10,000.00 for all income categories to be served

#### e. Terms of the award; Recapture and Default:

A Deferred Payment Mortgage at '0' percentage interest rate and Promissory Note will be executed by the homeowner and recorded against the property. The Mortgage and Promissory Note will be forgiven after the homeowner has satisfied the requirements of the deferment period. The deferred payment will reduce at a rate of 20% per year on the anniversary of loan execution. The property must remain the primary residence of the applicant. In the event the property is refinanced (cash-out), sold, leased, rented or title is transferred, the outstanding pro-rated amount of the loan will become due and payable.

#### f. Recipient Selection Criteria:

All applicants will be selected on a first-come, first-serve, first qualified, urgent need basis.

Preference will be given to extremely and very low income households, persons who have special housing needs as defined in 67-37.002(21) as well as persons 62 years of age and older

g. Sponsor Selection Criteria and duties, if applicable:

Sponsors/Vendors will be solicited through a competitive process consistent with the City's Procurement Code.

h. Additional Information:

The home must be located within the City limits, In the event of a disaster, declared by Executive Order by the President and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because owner wants to upgrade. The City's current subordination policy shall apply for any refinance transactions.

B. Homeowner Rehab Program:

a. Summary of the Strategy:

The Homeowner Rehab Program will be offered to qualified owner-occupied residents in the City of Deerfield Beach who are in need of repairs to correct code violations, and to eliminate unsafe and substandard living conditions. In addition, housing repair assistance will include the elimination of architectural barriers for those qualified senior citizens, handicapped and disabled owner occupied households.

Inventory of the homes in the City do not suggest that there are structurally unsound units that need to be replaced. However, should a situation like this occur where code, healthy/safety priority repairs are substantial (more than 50% of the value of the home), the City intends to leverage SHIP funds, with Community Development Block Grants, HOME Investment Partnership, DRI, NSP and other available Federal and State resources that support rehabilitation activities where feasible. Loan funds shall be used to fund the following repairs/improvements: eliminate building code violations, abate any health and safety issues in the home, repair, upgrade, or replace major building systems, as necessary. Major building systems include: structural, electrical, plumbing, heating, ventilation, air conditioning and sewer systems, to prevent weather penetration and promote energy efficiency including the use of Energy Star products in the home, provide non-luxury general improvements that improve conditions and structure of the home, provide barrier-free accessibility improvements to elderly individuals 62 years old and older and disabled owner-occupied households. Households where an applicant has a disability will be required to provide an SSI or SSDI award letter or a letter from a doctor, case worker, or other qualified professional stating that the applicant has a disability, the only appliances that will be replaced under the program are nonfunctional or out-dated stoves or refrigerators, carpet will be replaced with tile/linoleum flooring is in the case of households where the carpet is an impediment to the mobility of the occupant. The program **will not** replace washer/dryers.

The City, at its, sole discretion as to the award/improvements to be made, with priority given to code and life threatening or health and safety issues and to owner occupied

households where elderly and disabled residents reside prior to repairs, all homes shall be inspected and work specifications will be written for each project. Inspections and work specifications shall be comprehensive unless in the case where a waiting list exists and an emergency determination has been made by the City. In these cases, only the emergency issue will be inspected and specifications for the emergency issue will be addressed in the work specification. If the waiting list is open, the applicant can place their name on the list for additional repairs. If the waiting list is closed because demand far exceeds the ability to provide assistance in a reasonable timeframe as, determined by program administrator, then the person will have to wait until the list is open or find other means to fix the repairs.

### **Demolition/Reconstruction:**

The City has instances where homeowners purchased units where garages or carports were illegally converted to create additional rooms. These are considered code violations and will be corrected through demolition and brought back to permitted use. If the home is occupied by special needs households, as defined by Chapter 67-37.002(13), F.A.C or instances where overcrowding exists, the City can make the determination to reconstruct to a legal room addition.

### **Temporary Relocation**

If eligible occupants of a household must be temporarily relocated, the relocation will be considered on a case-by-case basis. Criteria for relocation will be determined by a) the scope of work as it relates to non-functioning of bathroom(s) and kitchen b) age of applicants as it relates to rehabilitation scope of work and c) general inconvenience to applicants in reference to health concerns in conjunction with the degree of scope of work.

Duration of re-location will be up to 30 days and will only be extended by the Community Development Manager in proven case of extreme hard-ship and situations that are demonstrated to be beyond the control of the Contractor. Re-located residents will be reimbursed for reasonable out of pocket expenses and hotel/occupancy charges will be incurred by the Division.

### **Change Orders**

Change orders greater than 10% of the above original contract amount will be presented to the City Commission for approval only if those repairs are necessary to correct code violations to meet local property standards, or address issues that could not be accurately assessed before the work started. The City reserves the right to reject a change order that does not address code or property standard issues. Change orders are paid only when prior approval from the owner and City is on file. Where feasible the City may leverage SHIP funds, with Community Development Block Grant, HOME Investment Partnership, DRI, NSP and other available Federal and State Resources that support rehabilitation activities. Repairs are considered complete once all work has been inspected according to specifications or emergency situation specified and necessary building permits have been finalized by the City's building department. Final inspections by the program's inspector will be requested by staff upon receipt of final invoice, final release of liens and owner's satisfaction. Any items not completed per specifications, must be completed and re-inspected prior to project close-out and final payment.

b. Fiscal Years Covered:

2011, 2012, 2013

c. Income Categories to be served:

35% and below - extremely low ELI  
50% - very low VL  
80% - low L  
120% - moderate M

d. Maximum award is noted on the Housing Delivery Goals Charts:

- up to \$50,000.00 for persons who qualify as VLI, 35% of AMI per income chart adjusted for family size.
- up to \$50,000.00 for persons who qualify as VL 50% and L 80% of AMI per income chart adjusted for family size.
- up to \$20,000.00 for persons who qualify as Moderate Income (Mi) 120% of AMI per income chart adjusted for family size.

e. Terms of the award; Recapture and Default:

A Deferred Payment Mortgage at '0' percentage interest rate and Promissory Note will be executed by the homeowner and recorded against the property. The Mortgage and Promissory Note will be forgiven after the homeowner has satisfied the requirements of the deferment period. The deferred payment will reduce at a rate of 20% per year on the anniversary of loan execution. The property must remain the primary residence of the applicant. In the event the property is refinanced (cash-out), sold, leased, rented or title is transferred, the outstanding pro-rated amount of the loan will become due and payable.

f. Recipient Selection Criteria:

All applicants will be selected on a first-come, first serve, first qualified, urgent need basis. Preference will be given to extremely and very low income households, Persons who have Special Housing Needs as defined in 67-37.002(21) as well as persons 62 years of age and older:

g. Sponsor Selection Criteria and duties, if applicable:

Sponsors will be selected through competitive solicitation consistent with the City's Procurement Code

h. Additional Information:

The home must be located within the City limits, In the event of a disaster, declared by Executive Order by the President and disaster mitigation funds are no longer available, this program will assist with disaster related repairs as well. For home repair activities, the program is not designed to remodel, upgrade homes with purely cosmetic repairs or replace working appliances because owner wants to upgrade. The City's current subordination policy shall apply for any refinance transactions.

C. **Homebuyer Assistance Strategy:**

a. **Summary of the Strategy:**

Down payment and closing cost assistance will be offered to qualified first time homebuyers purchasing a home within the city limits of Deerfield Beach.

b. **Fiscal Years Covered:**

2011, 2012, 2013

c. **Income Categories to be served:**

35% and below - extremely low ELI

50% - very low VL

80% - low L

120% - moderate M

d. **Maximum award is noted on the Housing Delivery Goals Charts:**

- up to \$50,000.00 for persons who qualify as VLI, 35% of AMI per income chart adjusted for family size.
- up to \$50,000.00 for persons who qualify as VL 50% and L 80% of AMI per income chart adjusted for family size.
- up to \$20,000.00 for persons who qualify as Moderate Income (MI) 120% of AMI per income chart adjusted for family size.

e. Terms of the award; Recapture and Default:

A Deferred Payment Mortgage at '0' percentage interest rate and Promissory Note will be executed by the homeowner and recorded against the property. The Mortgage and Promissory Note will be forgiven after the homeowner has satisfied the requirements of the deferment period. The deferred payment will reduce at a rate of 20% per year on the anniversary of loan execution. The property must remain the primary residence of the applicant. In the event the property is refinanced (cash-out), sold, leased, rented or title is transferred, the outstanding pro-rated amount of the loan will become due and payable.

f. Recipient Selection Criteria:

All applicants will be selected on a first-come, first-serve, first qualified basis within income groups when funds are available. Preference will be given to extremely and very low income households, handicapped and/or disabled persons as well as persons 62 years of age and older. Eligible applicants will be selected in the order in which they have been Income Certified and have a mortgage pre-approval letter by the mortgage providers approved by the City. Certificate of homeownership counseling completion required prior to loan closing. The applicant must be a first-time homebuyer. A first-time homebuyer is defined as one that has never owned a home, or one that has not owned a home within the last three years, a single parent with children under the age of 18 who has recently been divorced and displaced, a displaced victim of domestic abuse, or a person displaced as a result of a governmental action. Residents displaced from mobile home parks seeking to purchase a non mobile home unit will also be considered first-time homebuyers. Applicants must not own any other property used for residential purposes, and the home to be purchased must be located within the City limits. Applicant must use the mortgage lenders in the City's lenders consortium.

g. Sponsor Selection Criteria and duties, if applicable:

N/A

h. Additional Information:

The applicant must contribute a minimum of 1% of the sales price or \$2,000 whichever is less towards the purchase of the home. The Homebuyer Assistance cannot be utilized when the seller of the property is providing the financing for the mortgage. Funds may be leveraged with Broward County, HOME, CDBG, CDBG-R, NSP or other purchase assistance related activities. In the case where bond or County assistance is being provided in conjunction with the City's SHIP funds, the City will take no less third position in the transaction.

Transitional Hardship Relocation:

If eligible homebuyer experiences a documented hardship due to circumstances beyond the control of the Homebuyer and temporary relocation is necessary to alleviate health and safety concerns, The Community Development Manager will consider on a case-by-case basis. Criteria for relocation will be determined by a) scope of the transaction structure and the events that created the hardship b) the scope of work as it relates to non-functioning of bathroom(s) and kitchen b) age of applicants as it relates to rehabilitation scope of work

and c) general inconvenience to eligible homebuyer in reference to health concerns in conjunction with the degree of scope of work and extenuating circumstance.

Duration of re-location will be up to 30 days and will only be extended by the Community Development Manager in proven case of extreme hard-ship and situations that are demonstrated to be beyond the control of the eligible homebuyer/Contractor. Re-located residents will be re-imbursed for reasonable out of pocket expenses and hotel/occupancy charges will be incurred by the Division.

**E. DISASTER STRATEGY:**

a. Summary of the Strategy:

The Disaster Strategy provides assistance to households following a natural disaster as declared by the President of the United States or Governor of the State of Florida through an Executive Order. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
- (b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (c) construction of wells or repair of existing wells where public water is not available;
- (d) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
- (e) security deposit for eligible recipients that have been displaced from their homes due to disaster;
- (f) rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster;
- (g) other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. Fiscal Years Covered:

2011, 2012, 2013 (when natural disaster has been declared by the President of the United States or Governor of the State of Florida through an Executive Order)

c. Income Categories to be served:

35% and below - extremely low  
50% - very low  
80% - low  
120% - moderate

d. Terms, Recapture and Default:

A Deferred Payment Mortgage at '0' percent interest rate and Promissory Note will be executed by the homeowner and recorded against the property. The Mortgage and Promissory Note will be forgiven after the homeowner has satisfied the requirements of the deferment period. The deferred payment will reduce at a rate of 20% per year on the anniversary of loan execution. The property must remain the primary residence of the applicant. In the event the property is refinanced (cash-out), sold, leased, rented or title is transferred, the outstanding pro-rated amount of the loan will become due and payable.

f. Recipient Selection Criteria:

All applicants will be selected on a first-come, first-serve, first qualified basis. Preference will be given to extremely and very low income households, handicapped and/or disabled persons as well as persons 62 years of age and older.

g. Sponsor Selection Criteria:

Sponsors/vendor selection will be made in accordance with the City's Procurement Code for emergency purchases

h. Additional Information:

SHIP funds at all times will be used for eligible applicants and eligible housing. SHIP disaster funds will not be used for the purchase or rehabilitation of mobile homes.

### SECTION III. LHAP INCENTIVE STRATEGIES

In addition to Strategy A and Strategy B, include all adopted incentives with the policies and procedures used daily for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: 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.

The City of Deerfield Beach permitting department has an expedited process for all permits. Permits submitted for repairs are usually issued within a two week minimum turn around. Affordable housing, new construction projects are usually reviewed within the same two week time frame and returned to the general contractor for corrections, if applicable. Fees for permit applications stamped "**COMMUNITY DEVELOPMENT**" submitted for all Community Development Projects have the fees drastically reduced for affordability.

a. Provide a description of the procedures used to implement this strategy:

Permit applications for all Community Development projects must be stamped "**COMMUNITY DEVELOPMENT**" by the Community Development Division, prior to submittal, in order to be considered for reduced permit fees.

B. Name of the Strategy: Ongoing Review Process:

An ongoing process for review of local policies, ordinances, regulations, and plan

provisions that increase the cost of housing prior to their adoption.

a. Provide a description of the procedures used to implement this strategy:

The City of Deerfield Beach Affordable Housing Advisory Committee (AHAC) will review local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to adoption by the City of Deerfield Beach City Commission on an as-needed basis.

**SECTION IV. EXHIBITS:**

EXHIBIT A. Administrative Budget

Administrative Budget for each fiscal year covered in the Plan. Exhibit A.

EXHIBIT 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.

EXHIBIT 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.

EXHIBIT D. Certification Page:

Signed Certification is attached as Exhibit D.

EXHIBIT E. Adopting Resolution:

Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.

EXHIBIT F. Program Information Sheet:

Completed program information sheet is attached as Exhibit F.

EXHIBIT G. Ordinance:

If changed from the original ordinance, a copy is attached as Exhibit G.

EXHIBIT H. Interlocal Agreement:

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

EXHIBIT I. Green Rehabilitation Plan