

CITY OF TITUSVILLE

---

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2010-2011; 2011-2012; 2012-2013

---

Approved by City Council  
April 13, 2010

Table of Contents

<u>Title</u>	<u>Page No.</u>
Section I. Program Description:	3
Section II. Strategies:	6
Section III. LHAP Incentive Strategies:	17
Section IV. Exhibits:	19

I. PROGRAM DESCRIPTION:

- A. Name of the participating local government and Interlocal if Applicable:

CITY OF TITUSVILLE

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 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:

2010-2011

2011-2012

2012-2013

- 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 meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

- H. Advertising and Outreach

The county or eligible municipality 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:**  
Should an eligible sponsor be used, the city/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, the staff or entity that has administrative authority for

implementing the local housing assistance plan assisting rental development 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 are presented on an annual basis for each State fiscal year submitted.

City of Titusville 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, Exhibit E.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the applicable city/county. 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: Counties and eligible municipalities are required to include a definition of Essential Services Personnel 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 Titusville has adopted the following definition:*

*All personnel who contribute to the growth and welfare of the City of Titusville; this includes, but is Not limited to, teachers and educators, law enforcement personnel, Fire/EMS personnel, health care personnel/providers, safety and security personnel, skilled building trades personnel, and governmental personnel.*

- 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. Provide a brief description as required:

*The City of Titusville has adopted “Housing Rehabilitation Program General Specifications” that outlines the general requirements for all materials, equipment, appliances, and devices to be used in the rehabilitation and/or weatherization improvements to structures. These specifications require the use of “new” products that meets or exceeds the green communities’ initiative criteria, Florida Building Code, and Housing Quality Standards.*

*Such specifications include, but are not limited to, the following “green” initiatives:*

- *Paints and primers meeting the Green Seal G-11 Environmental Standard;*
- *Particleboard components shall meet ANSI A208.1 for formaldehyde emission limits;*
- *Bathroom fixtures complying with water saving criteria (i.e., MaP Flush Performance Test at a maximum 1.1 GPF for water closets, and 2.0 GPM flow rates for showers);*
- *Insulating all exposed hot and cold water pipes with closed cell polyethylene insulation;*
- *Air seal building envelope with low-VOC caulk or expanding foam;*
- *Fan/Light fixtures shall be “energy star” approved;*
- *Carpet/Pad shall be FHA approved and meeting the “Carpet and Rug Institute’s Green Label certification.”*
- *Cabinetry components shall meet ANSI A208.1 for formaldehyde emission limits or all exposed particleboard edges shall be sealed with a clear low-VOC sealant. All MDF edges shall meet ANSI A208.2 for formaldehyde emission limits or sealed.*
- *All new windows shall be energy star rated and meet the minimum hurricane impact resistant criteria of the FBC.*

## **Section II. LHAP HOUSING STRATEGIES:**

### **NOTES:**

- Include a separate strategy for Disaster Mitigation
- In the event preference is given to Essential Service Personnel, plan text must so state pursuant to Chapter 67-37.005, F.A.C.
- Strategy titles shall be consistent throughout local government plans. These titles must be used consistently throughout plan text and the Housing Delivery Goals Charts. Acceptable strategy titles include but are not limited to: Housing Rehabilitation, Impact Fee Assistance, Purchase Assistance Existing with or without Rehabilitation, Purchase Assistance New Construction, Sweat Equity, Replacement Housing, and Disaster Relief.
- Plan text must include initiatives in the local housing assistance plan identifying current and emerging green building and design techniques and explain how these techniques are to be integrated into its housing strategies both for sustainability and promote greater affordability as required in Section 420.9075(3)(d), F.S.

Provide Description:

A. Name of the Strategy: HOUSING REHABILITATION and ENERGY EFFICIENCY (GREEN REHAB)

a. Summary of the Strategy:

*Under this strategy, SHIP funds may be used to provide assistance to very low- and low-income eligible households within the city limits; with moderate, substantial, and green housing-related repairs to their homes.*

*The maximum award per unit is as follows:*

- *Moderate Rehab- \$25,000.00*
- *Substantial Rehab- \$60,000.00*
- *Energy Efficiency- \$10,500.00*

*The maximum amounts outline above includes the construction costs, soft costs such as storage and recording fees, direct costs for sub-contractor and/or consultant services, and associated costs involved in assisting the household.*

*This program is designed to assist income eligible property owners in maintaining their homes, eliminate housing code violations, and upgrade neighborhoods. Through this program, the City will help to provide decent, safe, and sanitary housing for city residents and contribute to a long-term and viable housing stock for the future. Improvements and repairs made through this program will bring existing substandard units into compliance with city housing codes and U.S. Department of Housing and Urban Development Housing Quality Standards, and incorporate "green" improvements.*

*Through this program an overall benefit to the City will be realized by preserving the existing housing stock, revitalizing neighborhoods, and conserving the property tax base. The program will benefit neighborhoods by preserving historic residences, expand housing alternatives, encourage other improvements, and discourage the abandonment of houses. The program will benefit individual homeowners by removing health and safety hazards and reducing long-term costs related to maintenance, utilities, and insurance.*

b. Fiscal Years Covered: **2010-2011; 2011-2012; 2012-2013**

c. Income Categories to be served:

*Very Low- and Low-Income households as defined in 420.9071, F.S.*

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

*The maximum SHIP award per unit under this strategy shall be:*

*\$10,500 for energy efficiency improvements, and \$60,000 for full rehab*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

*All assistance will be given in the form of a Deferred Payment Loan (DPL). The DPL is at a zero percent interest forgivable rate based upon the amount of*

*assistance as follows:*

- *Assistance of more than \$5,000 but not greater than \$10,500 requires a 3-year lien;*
- *Assistance greater than \$10,500 but no greater than \$25,000 requires a 5-year lien;*
- *Assistance greater than \$25,000 but no great than \$35,000 requires a 10-year lien;*
- *Assistance greater than \$35,000 requires a 15-year lien.*

*No payments are due until the property is sold. All properties are subject to recapture of funds through a recorded lien placed on the property. Funds expended on the property are payable in full to the City, deposited into the Local Housing Assistance Trust account and will be used for SHIP housing programs. For the purpose of the Agreements/DPL between the City and the Homeowner, "sold" shall mean the property is sold, title transferred, Agreement of Deed executed, or the owner no longer resides at the property as their principal residence. Principal residence is defined as the dwelling where the mortgagor or maintains his or her permanent place of abode, and typically spends the majority of the calendar year. A person may have only one principal residence.*

*In the event of the death of the homeowner, the party that inherits the property may assume the loan if that party is of low-income or has a total household income of less than 80% of the median area-income and will occupy the property as their principal residence. In the event that the heir of the property has an income higher than 80% of the area median income, then the full remaining balance of the mortgage shall become due immediately.*

f. **Recipient Selection Criteria:**

*Applicants will be selected from an existing "waiting list" on a first-come, first-ready basis. Homes must be owner-occupied and fail to meet the Housing Quality Standards (HQS) and/or City code requirements to be qualified for this program. The recipients of the program must meet the follow criteria: clients must meet income requirements, the property is eligible/feasible for rehab, property as at least one minimum housing code violation, clients must be the primary residents and owners of the property; properties assisted must be located within the city limits; and the appraised value of the home shall not exceed the maximum sales price allowed in the SHIP program.*

*For households participating in the Energy Efficiency program; the repairs shall be arrived by a free Energy Audit to be completed by the local Utility Provider. Every effort will be made to leverage SHIP funding with Utility Rebates for improvements such as insulation, and air and heating components, and more. Other energy efficient repairs may include but not limited to:*

- *Window repair, replacement, and weather stripping. All new windows shall be energy star rated;*
- *Paints and primers that meet the Green Seal G-11 Environmental Standard;*
- *Water Closets with a 1.3 gallons per flush capacity;*
- *Building envelop sealing;*

- *Installation of Energy Star ceiling fans; and*
- *Proper ventilation when undertaking substantial rehab*

g. Sponsor Selection Criteria and duties, if applicable:

Include qualification system and selection criteria for applications for Awards to eligible sponsors.

*Oversight and management of this program shall be the responsibility of the Neighborhood Services Department.*

h. Additional Information:

*Eligible households shall only receive assistance under this strategy one time within a fifteen year period.*

*In the case of duplexes, triplexes, or other forms of attached single-family residences, only the owner-occupied unit shall be eligible for assistance.*

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

*Property owners with active code enforcement violations, who owe the City code enforcement administrative cost or fines, and/or have outstanding city liens; shall not be eligible for assistance until such time the violations and/or debt(s) have been satisfied.*

B. Name of the Strategy: HOUSING EMERGENCY REPAIRS

a. Summary of the Strategy:

*Under this program, SHIP funds may be used to make emergency repairs or correct minimum housing code violations, or other conditions that create an immediate health and safety condition to the persons residing in the home. Such conditions may include, but are not limited to, roofleak, plumbing leak, sewer stoppage, heating problems, and electrical hazards.*

b. Fiscal Years Covered: **2010-2011, 2011-2012, 2012-2013**

c. Income Categories to be served:

*Very Low- and Low-Income households as defined in 420.9071, F.S.*

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

*The maximum SHIP award per unit under this strategy shall be \$5,000.00.*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

*Assistance provided under this program shall be in the form of a grant and will not be*

*subject to recapture. Eligible households may receive assistance under this strategy only one time.*

f. Recipient Selection Criteria:

*Clients are accepted for this program on a first-come, first served basis. Clients must meet income requirements; property will be assessed for eligibility/feasibility; owners of property must be the primary resident(s); and property assisted must be located within the city limits.*

g. Sponsor Selection Criteria and duties, if applicable:

Include qualification system and selection criteria for applications for Awards to eligible sponsors.

*Oversight and management of this program shall be the responsibility of the Neighborhood Services Department.*

h. Additional Information:

*The determination that an "emergency" health and safety hazard/condition shall be determined by the Neighborhood Development Coordinator, Neighborhood Services Director, or the Building Official. The appraised value of the home may not exceed the maximum sales price allowed in the SHIP program.*

*In the case of duplexes, triplexes, or other forms of attached single-family residences, only the owner-occupied unit shall be eligible for assistance.*

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

*Property owners with active code enforcement violations, who owe the City code enforcement administrative cost or fines, and/or have outstanding city liens; shall not be eligible for assistance until such time the violations and/or debt(s) have been satisfied.*

C. Name of the Strategy: HOUSING REPLACEMENT

a. Summary of the Strategy:

*Under this strategy, SHIP funds may be used to provide assistance to very low- and low-income households whose detached single-family housing unit is beyond repair and/or did not qualify for the Housing Rehabilitation program due to cost effective reasons as determined by the Neighborhood Services Department. The Housing Replacement program will address units that are infeasible to rehabilitate due to the major health and safety violations, and the exorbitant cost of repairs required to make these dwellings meet the minimum housing code requirements. The program will assist homeowners with demolishing the existing structure and building a new home on the same site. If applicable, the City may provide temporary relocation assistance to a homeowner in accordance with the guidelines of the City's optional relocation policy.*

b. Fiscal Years Covered: 2010-2011, 2011-2012, 2012-2013

c. Income Categories to be served:

*Very Low- and Low-Income households as defined in 420.971, F.S.*

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

*The maximum SHIP award per unit under this strategy shall be \$120,000.*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

*All assistance will be given in the form of a Deferred Payment Loan (DPL). The DPL is at a zero percent interest rate with a 20-year lien; no payments are due until the property is sold or a transfer of title. All properties are subject to recapture of funds, through a recorded lien placed on the property. Funds expended on the property are payable in full to the City, deposited into the Local Housing Assistance Trust account and will be used for SHIP housing programs. For the purpose of the Agreements/DPL between the City "sold" shall mean the property is sold, title transferred, Agreement of Deed executed, or the owner no longer resides at the property as their principal residence. Principal residence is defined as the dwelling where the mortgagor maintains his or her permanent place of abode, and typically spends the majority of the calendar year. The client shall not own any other properties and may have only one principal residence. The owner must own the existing property free and clear with no liens.*

*In the event of the death of the homeowner, the party that inherits the property may assume the loan if that party is of low-income or has a total household income of less than 80% of the median area-income and will occupy the property as their principal residence. In the event that the heir of the property has an income higher than 80% of the area median income, then the full remaining balance of the mortgage shall become due immediately.*

f. Recipient Selection Criteria:

*Properties will be selected for participation in the program based upon field assessment findings by the Neighborhood Services Department and reserved for homeowners who are already on the rehabilitation waiting list. Households will be serviced on a first-come, first-ready basis. The household shall have an income at or below 80% of the area median-income adjusted for household size and shall meet all eligibility requirements of the SHIP program.*

g. Sponsor Selection Criteria and duties, if applicable:

Include qualification system and selection criteria for applications for Awards to eligible sponsors.

*Oversight and management of this program shall be the responsibility of the Neighborhood Services Department.*

h. Additional Information:

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

*Property owners with active code enforcement violations, who owe the City code enforcement administrative cost or fines, and/or have outstanding city liens; shall not be eligible for assistance until such time the violations and/or debt(s) have been satisfied.*

D. Name of the Strategy: **BARRIER FREE HOME MODIFICATION**

a. Summary of the Strategy:

*Under this strategy, SHIP funds may be used to provide assistance to eligible special need households within the city limits; with improvements/repairs to their homes.*

*This program is designed to assist income eligible special needs households, such as, the elderly and disabled; with accessibility improvements to their homes in order to maintain their independence. Repairs/Improvements will seek to eliminate accessibility barriers in the home.*

*Modifications may include, but are not limited to:*

- *Widening doorways, install accessible doors and hardware, widen hallways, kitchens, bathrooms and bedrooms to accommodate mobility aides; grab bars; entry ramps, railings, walkways and landings;*
- *Non-slip floor surfaces throughout the home environment;*
- *Garage doors; interior doors; improved lighting; accessible appliances which may include but are not limited to front or touch controls;*
- *Installation of accessible fixtures such as cabinets, shelves, drawers, sinks, toilets, etc.;*
- *Installation and provision of assisted technology products to increase accessibility in the home environment;*
- *Smoke and carbon monoxide detectors; and*
- *Removal of architectural barriers.*

b. Fiscal Years Covered: **2010-2011; 2011-2012; 2012-2013**

c. Income Categories to be served:

*Very Low- and Low-Income households as defined in 420.9071, F.S.*

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

*The maximum SHIP award per unit under this strategy shall be \$10,500*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

f.

*All assistance will be given in the form of a Deferred Payment Loan (DPL). The DPL is at a zero percent interest rate with a 3-year lien period; no payments are due until the property is sold or a transfer of title. All properties are subject to recapture of funds, through a recorded lien placed on the property. Funds expended on the property are payable in full to the City, deposited into the Local Housing Assistance Trust account and will be used for SHIP housing programs. For the purpose of the Agreements/DPL between the City "sold" shall mean the property is sold, title transferred, Agreement of*

*Deed executed, or the owner no longer resides at the property as their principal residence. Principal residence is defined as the dwelling where the mortgagor maintains his or her permanent place of abode, and typically spends the majority of the calendar year. The client shall not own any other properties and may have only one principal residence.*

*In the event of the death of the homeowner, the party that inherits the property may assume the loan if that party is of low-income or has a total household income of less than 80% of the median area-income and will occupy the property as their principal residence. In the event that the heir of the property has an income higher than 80% of the area median income, then the full remaining balance of the mortgage shall become due immediately.*

f. Recipient Selection Criteria:

*Eligible applicants will be selected on a first-come, first-qualified basis. Assisted households must have a family member who is either disabled or elderly (62 or older) as established by documentation, and who resides in the home. Properties assisted must be located within the city limits; and the appraised value of the home shall not exceed the maximum sales price allowed in the SHIP program.*

g. Sponsor Selection Criteria and duties, if applicable:

Include qualification system and selection criteria for applications for Awards to eligible sponsors.

*Oversight and management of this program shall be the responsibility of the Neighborhood Services Department, and/or a non-profit sponsor that is contracted with the City to administer the program.*

i. Additional Information:

*Eligible households shall only receive assistance under this strategy one time within a fifteen year period.*

*In the case of duplexes, triplexes, or other forms of attached single-family residences, only the owner-occupied unit shall be eligible for assistance.*

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

*Property owners with active code enforcement violations, who owe the City code enforcement administrative cost or fines, and/or have outstanding city liens; shall not be eligible for assistance until such time the violations and/or debt(s) have been satisfied.*

E. Name of the Strategy: FIRST-TIME HOMEBUYER PROGRAM

a. Summary of the Strategy:

*Under this strategy, SHIP funds may be used to provide down-payment, closing costs, and/or principal reduction to income-eligible first-time homebuyers towards the*

*purchase of an owner-occupied single-family unit. Eligible units shall have a sales price at or below 90% of the area median purchase price for the Melbourne-Titusville-Palm Bay MSA, as established by the Florida Housing Finance Corporation, and pass a housing quality standards and/or minimum housing inspection.*

*A First-Time Homebuyer is defined as an income eligible applicant who has not owned a home within the last five years immediately proceeding the SHIP assisted purchase; however, someone who has lost his or her home as a result of a divorce within the last five years, may be assisted through the program.*

b. Fiscal Years Covered: **2010-2011, 2011-2012, 2012-2013**

c. Income Categories to be served:

*Very Low-, Low-, and Moderate-Income households as defined in 420.971, F.S.*

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

- **Households at or below 50% AMI:**  
*These households are eligible to receive up to \$50,000;*
- **Households between 51% and 80% median AMI:**  
*These households are eligible to receive up to \$40,000;*
- **Households between 81% and 120% AMI:**  
*These households are eligible to receive up to \$20,000.*

*Full-time Essential Services Personnel are eligible to receive up to \$5,000 in addition to the above-income guideline allocations. Teachers must provide verification of a teacher's certification and of full-time employment by a public or private school with a*

*curriculum in Brevard County. City employees are eligible after six months of employment. Participants must remain employed with their employer (at the time of assistance) for a period of five (5) years after receiving assistance.*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

*The appraised value of the home may not exceed the maximum sales price allowed in the SHIP program. All assistance will be given in the form of a Deferred Payment Loan (DPL). The DPL is at a zero percent interest rate with lien periods based upon the amount of assistance (see below chart). No payments are due until the property is sold or ceases to be the principal residence of the owner.*

<b>ASSISTANCE</b>	<b>REPAYMENT TERM</b>	<b>FORGIVENESS RATE (100% after repayment term)</b>
<i>Under \$15,000</i>	<i>5 years</i>	<i>0%</i>
<i>\$15,000 to \$40,000</i>	<i>10 years</i>	<i>First 5 years at 0%, then 20% per year thereafter*</i>
<i>More than \$40,000</i>	<i>15 years</i>	<i>First 5 years at 0%, then 10% per year thereafter*</i>
<i>*PLUS: % of pro-rated share of the difference between the sales price and the original purchase</i>		

*price; net closing costs, improvements, etc. Example provided below:*

Initial Purchase Price of home=	\$160,000
Assistance Provided=	\$ 32,000
Percent of Assistance to Purchase=	20%
New Sale Price=	\$200,000
Amount due City=	\$ 40,000 (32,000+20% of \$40,000)

*In the event an Essential Services Personnel receiving the additional incentive of \$5,000 terminates their employment, he/she shall be required to repay only the incentive portion of the loan, unless he/she is in default; then the loan terms shall apply.*

*All properties are subject to recapture, through a recorded lien placed on the property.*

*In the event of default, the full amount of the loan will be owed to the City of Titusville in addition to a pro-rated share of the difference between the sales price and the initial costs of the home at the time of assistance was provided. Funds expended on the property are payable in full to the City, deposited into the Local Housing Assistance Trust Fund and will be used for SHIP housing programs. For the purpose of the Agreement/DPL between the City, "sold" shall mean the owner no longer resides at the property as their principal residence. Principal residence is defined as the dwelling where the mortgagor maintains his or her permanent place of abode, and typically spends the majority of the calendar year. The client shall not own any other properties and may have only one principal residence.*

*In the event of the death of the homeowner, the party that inherits the property may assume the loan if that party is of low-income or has a total household income of less than 80% of the median area-income and will occupy the property as their principal residence. In the event that the heir of the property has an income higher than 80% of the area median income, then the full remaining balance of the mortgage shall become due immediately.*

*In the event of a settlement of the estate and the property is sold, the City shall recapture the remaining balance amount of the loan.*

f. Recipient Selection Criteria:

*An eligible client/recipient shall be assisted on a first-come, first-ready (qualified) basis. The beneficiary shall have a household income at or below 120% of the area median-income adjusted for household size and shall meet all eligibility requirements of the SHIP program. The home to be purchased must be within the city limits of Titusville.*

*The client/recipient must attend and complete a Homebuyer Education Counseling Class provided by or approved by the City. Certification of homeownership counseling completion is required prior to loan closing. The client/recipient must reside in the home being assisted within sixty (60) days after closing. The program cannot be utilized when the seller of the property provides the financing of the mortgage. The lender may not charge more than two points for loan origination fees.*

g. Sponsor Selection Criteria and duties, if applicable:

*Include qualification system and selection criteria for applications for Awards to eligible sponsors.*

*Oversight and management of this program shall be the responsibility of the*

*Neighborhood Services Department, and/or a non-profit sponsor that is contracted with the City to administer the program.*

i. Additional Information:

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

*Properties must have a useful life of at least 30 years, and pass a home inspection.*

*Manufactured and/or mobile homes are ineligible for this program.*

*Property owners with active code enforcement violations, who owe the City code enforcement administrative cost or fines, and/or have outstanding city liens; shall not be eligible for assistance until such time the violations and/or debt(s) have been satisfied.*

F. Name of the Strategy: **DISASTER RECOVERY**

a. Summary of the Strategy:

*Under this program, SHIP funds may be used to make to provide assistance with emergency repairs to very low- and low-income owner-occupied single-family units on a first-come, first-served basis, in the aftermath of a federal or state declared disaster by Executive Order. Generally, such needs may include, but are not limited to: purchase of emergency supplies to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make individual housing units habitable;*

*and post-disaster assistance with non-insured repairs. The assistance will be in the form of a grant up to \$5000.00 for households at or below 120% of the area median-income for the MSA.*

*Under this program, SHIP funds may also be used to leverage private insurance, FEMA funding, and other special funding available: 1) insurance deductible assistance may be provided to households at or below 80% AMI who have homeowners insurance and need help paying the deductible to make the insured repairs, or are uninsured and have damage not covered under FEMA; 2) to provide a dollar-for-dollar match up to \$2000.00 for deductibles for households at 81% to 120% of the AMI.*

b. Fiscal Years Covered: **2010-2011, 2011-2012, 2012-2013**

c. Income Categories to be served:

*Very Low- to Moderate-Income households as defined in 420.9071, F.S.*

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

*The maximum SHIP award per unit under this strategy shall be \$5,000.00.*

e. Terms of the award; Recapture and Default. Include pay back terms in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

*Assistance provided under this program shall be in the form of a grant and will not be subject to recapture. Eligible households may receive assistance under this strategy only one time per calendar year.*

f. Recipient Selection Criteria:

*Clients are accepted for this program on a first-come, first served basis. Clients must meet income requirements; property will be assessed for eligibility/feasibility; owners of property must be the primary resident(s); and property assisted must be located within the city limits.*

g. Sponsor Selection Criteria and duties, if applicable:

Include qualification system and selection criteria for applications for Awards to eligible sponsors.

*Oversight and management of this program shall be the responsibility of the Neighborhood Services Department.*

h. Additional Information:

*Properties with multiple owners, whose principal residence is not that of the property being assisted, shall not be eligible for assistance.*

### 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 PROCESS

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

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

*Courtesy reviews are provided to developers before entering the permit process. The process allows a one-stop permitting, whereby applicants submit permit request to one department.*

*In April of 1998, the Community Development Department began flagging Affordable Housing projects to expedite the permitting process by using a special colored coded form (see Exhibit G). An Affordable Housing project shall be defined as follows: 100% of the units in the rental project (min. 4 units) benefit residents that are at or below 120% of the AMI, and 30% of the units in a single-family project (min. 8 units) benefit residents that are at or below 120% AMI. The Site Plan Review process will be expedited by reducing the review time by 25%, as determined by the Land Development Regulations (LDR's), as revised, and allow the submittal of building permits concurrently with the site development review process. A copy of the completed form shall be forwarded by the Engineering Services Division to the Neighborhood Services Department for monitoring purposes. In addition, if a developer comes through the Neighborhood Services Department before submitting a site plan, land use plan amendment, rezoning, or annexation application to the Planning & Growth Management Department, the*

*Neighborhood Services Department shall provide a "Notice of Affordable Housing Project" form (see Exhibit H) to the developer. This form will alert the Department that the project is for affordable housing and should be expedited.*

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:

*A Planning & Zoning member shall be assigned as liaison to the AHAC and staff to oversee all policy, procedures, and regulations that impact the affordable housing issues and to identify affordable housing as part of the Planning & Zoning's review checklist.*

*On April 20, 1994, a member of the City's Planning & Zoning Commission was appointed as the Affordable Housing Liaison. This person is responsible to review all policies, re-zonings, and ordinance changes as they may impact affordable housing throughout the City. Additionally, City Council approved the recommendation of the AHAC to continue this concept in Resolution #2-2009 and requiring affordable housing projects to be indentified on the Planning & Zoning's review checklist. The P&Z Liaison will be responsible for indentifying such impacts and shall notify the Engineering Services, Building, and Neighborhood Services Department, as well as,*

*the City Council and Planning & Zoning Commission of any effects on affordable housing.*

*As part of the adoption of the City's Comprehensive Plan in 1988, one of the major goals noted was the updating/revision of the City's zoning ordinances and the administrative re-zoning of the City. Ordinance 26-1997, which became effective February 1, 2998, contains changes in the zoning section of the LDR's; previous zoning regulations and its structure was completed in the 1960s. The LDR's were updated to address new land development techniques; updated uses in zoning districts and their compatibility; and finally, updated to address new State of Florida mandated laws regarding the Comprehensive Plan and Concurrency regulations.*

C. Name of the Strategy: RESERVATION OF INFRASTRUCTURE CAPACITY

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

*Resolution #2-2009 adopted the housing incentive strategy recommended by the AHAC to allow fees associated with reserving infrastructure capacity to be waived or deferred for a period not exceed six months, for affordable housing projects.*

*Request for incentive benefits from affordable housing developers will be submitted to the Building & Engineering Department for review and forwarded to the City Manager's office for approval.*

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.

Title: LHAP Template 2009

**Exhibit A Admin Budget**

No. 001

Fiscal Year 2010/2011	
	67-37.005(1), F.A.C.
	Effective Date: 11/09
Salaries and Benefits	\$35,326.50
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$2,000.00
Advertising	\$1,000.00
	\$39,326.50

Fiscal Year 2011/2012	
Salaries and Benefits	\$35,326.50
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$2,000.00
Advertising	\$1,000.00
	\$39,326.50

Fiscal Year 2012/2013	
Salaries and Benefits	\$35,326.50
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$2,000.00
Advertising	\$1,000.00
	\$39,326.50

Based on a distribution of \$ 393,265.00 \*  
 \*original 2008/2009



TIMETABLE FOR STATE FISCAL YEAR: 2010/2011

Name of Local Government: CITY OF TITUSVILLE

Program Activities	Year																																																		
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12								
Advertise Availability of Funds		x																																																	
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X																										
Start Program Year		x																																																	
Annual Report																x												x																							
Mid-Year Review/Adjustments							x																																												
End-Year Review/Adjustments												x																																							
Encumbrance Deadline																																																			
Expenditure Deadline																																																			
Final Program Review																																																			

Directions: Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in an "X"  
 on applicable activity line under month and year the activity will be initiated or completed.  
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)



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: 2010/2011											Amendment:			
Name of Local Government: City of Titusville											Available Funds:	\$393,265.00	67-37.005(5)(d) F.A.C.	
							A	B	C	D	E	F		
HOME OWNERSHIP 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		
Housing Rehabilitation and Engery Efficiency Program	2	\$60,000	1	\$60,000				\$163,265.00		\$163,265.00	41.52%	3		
Housing Emergency Repairs Program	2	\$5,000		\$5,000				\$10,000.00		\$10,000.00	2.54%	2		
Housing Replacement Program		\$120,000	1	\$120,000			\$120,000.00			\$120,000.00	30.51%	1		
Barrier Free Home Modification Program		\$10,500		\$10,500						\$0.00	0.00%	0		
First-Time Homebuyer Program		\$50,000	1	\$40,000	1	\$20,000			\$60,000.00	\$60,000.00	15.26%	2		
Disaster Recovery		\$5,000		\$5,000		\$5,000				\$0.00	0.00%	0		
										\$0.00	0.00%	0		
										\$0.00	0.00%	0		
<b>Subtotal 1 (Home Ownership)</b>	<b>4</b>		<b>3</b>		<b>1</b>		<b>\$120,000.00</b>	<b>\$173,265.00</b>	<b>\$60,000.00</b>	<b>\$353,265.00</b>	<b>89.83%</b>	<b>8</b>		
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		
										\$0.00	0.00%	0		
										\$0.00	0.00%	0		
										\$0.00	0.00%	0		
										\$0.00	0.00%	0		
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>		
Administration Fees										\$39,326.00	10.00%			
Admin. From Program Income											0.00%			
Home Ownership Counseling											0.00%			
<b>GRAND TOTAL</b>	<b>4</b>		<b>3</b>		<b>1</b>		<b>\$120,000.00</b>	<b>\$173,265.00</b>	<b>\$60,000.00</b>	<b>\$392,591.00</b>	<b>99.83%</b>	<b>8</b>		
Add Subtotals 1 & 2, plus all Admin. & HO Counseling														
<b>Percentage Construction/Rehab</b>	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										<b>75%</b>			
<b>Maximum Allowable Purchase Price:</b>							<b>New</b>	<b>\$258,690</b>	<b>Existing</b>	<b>\$258,690</b>				
<b>Allocation Breakdown</b>	<b>Amount</b>		<b>%</b>				Projected Program Income:		Max Amount Program Income For Admin:		\$0.00			
<b>Very-Low Income</b>	\$130,000.00		33.1%				Projected Recaptured Funds:							
<b>Low Income</b>	\$203,265.00		51.7%				Distribution:		\$393,265.00					
<b>Moderate Income</b>	\$20,000.00		5.1%				<b>Total Available Funds:</b>		<b>\$393,265.00</b>					
<b>TOTAL</b>			89.8%								67-37.005(5)(d) F.A.C.			

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART#2002

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011/2012

Please check applicable box, & if Amendment, enter number

<b>Name of Local Government: City of Titusville</b>	<b>Available Funds:</b>	\$393,265.00
---	-------------------------	--------------

	A		B		C		D		E		F	
<b>HOME OWNERSHIP STRATEGIES</b>	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
Housing Rehabilitation and Energy Efficiency Program	2	\$60,000	2	\$60,000				\$252,939.00		\$252,939.00	64.32%	4
Housing Emergency Repairs Program	4	\$5,000		\$5,000				\$20,000.00		\$20,000.00	5.09%	4
Housing Replacement Program		\$120,000		\$120,000						\$0.00	0.00%	0
Barrier Free Home Modification Program		\$10,500	2	\$10,500				\$21,000.00		\$21,000.00	5.34%	2
First-Time Homebuyer Program		\$50,000	1	\$40,000	1	\$20,000			\$60,000.00	\$60,000.00	15.26%	2
Disaster Recovery		\$5,000		\$5,000		\$5,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>6</b>		<b>5</b>		<b>1</b>		<b>\$0.00</b>	<b>\$293,939.00</b>	<b>\$60,000.00</b>	<b>\$353,939.00</b>	<b>90.00%</b>	<b>12</b>

<b>RENTAL STRATEGIES</b>	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
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>0</b>
Administration Fees										\$39,326.00	10.00%	
Admin. From Program Income											0.00%	
Home Ownership Counseling											0.00%	

<b>GRAND TOTAL</b>	<b>6</b>		<b>5</b>		<b>1</b>		<b>\$0.00</b>	<b>\$293,939.00</b>	<b>\$60,000.00</b>	<b>\$393,265.00</b>	<b>100.00%</b>	<b>12</b>
--------------------	----------	--	----------	--	----------	--	---------------	---------------------	--------------------	---------------------	----------------	-----------

**Percentage Construction/Rehab** Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 75%

<b>Maximum Allowable</b>												
<b>Purchase Price:</b>							<b>New</b>	\$258,690	<b>Existing</b>	\$258,690		

<b>Allocation Breakdown</b>	<b>Amount</b>	<b>%</b>			
<b>Very-Low Income</b>	\$140,000.00	35.6%	Projected Program Income:		
<b>Low Income</b>	\$193,939.00	49.3%	Projected Recaptured Funds:		
<b>Moderate Income</b>	\$20,000.00	5.1%	Distribution:		
<b>TOTAL</b>		90.0%	<b>Total Available Funds:</b>		
			\$393,265.00	Max Amount Program Income For Admin:	\$0.00

31-Mar-10

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: 2012/2013											Amendment:											
Name of Local Government: City of Titusville											Available Funds:	\$393,265.00										
											A	B	C	D	E	F						
HOME OWNERSHIP 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
Housing Rehabilitation and Energy Efficiency Program											1	\$60,000	2	\$60,000				\$132,939.00		\$132,939.00	33.80%	3
Housing Emergency Repairs Program											2	\$5,000	2	\$5,000				\$20,000.00		\$20,000.00	5.09%	4
Housing Replacement Program													1	\$120,000			\$120,000.00			\$120,000.00	30.51%	1
Barrier Free Home Modification Program											1	\$10,500	1	\$10,500				\$21,000.00		\$21,000.00	5.34%	2
First-Time Homebuyer Program											1	\$50,000		\$40,000		\$20,000			\$60,000.00	\$60,000.00	15.26%	1
Disaster Recovery																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
Subtotal 1 (Home Ownership)											5		6		0		\$120,000.00	\$173,939.00	\$60,000.00	\$353,939.00	90.00%	11
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
																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
																				\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)											0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0
Administration Fees																				\$39,326.00	10.00%	
Admin. From Program Income																					0.00%	
Home Ownership Counseling																					0.00%	
GRAND TOTAL																						
Add Subtotals 1 & 2, plus all Admin. & HO Counseling											5		6		0		\$120,000.00	\$173,939.00	\$60,000.00	\$393,265.00	100.00%	11
Percentage Construction/Rehab											Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.								75%			
Maximum Allowable																						
Purchase Price:																	New	\$258,690	Existing	\$258,690		
Allocation Breakdown											Amount	%	Projected Program Income:		Max Amount Program Income For Admin:		\$0.00					
Very-Low Income											\$130,500.00	33.2%	Projected Recaptured Funds:									
Low Income											\$213,439.00	54.3%	Distribution:		\$393,265.00							
Moderate Income												0.0%	Total Available Funds:		\$393,265.00							
TOTAL												87.5%					31-Mar-10					

**Exhibit F**

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

---

LOCAL GOVERNMENT: CITY OF TITUSVILLE

**CHIEF ELECTED OFFICIAL:** JAMES H. TULLEY, JR., MAYOR ADDRESS: 555 S. Washington Avenue, Titusville, FL 32796 P.O. Box 2806, Titusville, FL 32781

**SHIP ADMINISTRATOR:** TERRIE FRANKLIN, NEIGHBORHOOD SERVICES DIRECTOR  
ADDRESS: PO BOX 2806, TITUSVILLE, FL 32781- 02806

TELEPHONE: (321) 383-5779

FAX: (321) 383-5614

EMAIL ADDRESS: terrie.franklin@titusville.com

**ADDITIONAL SHIP CONTACTS:** CINDI GORDON, HOUSING PROGRAM COORDINAOR

ADDRESS: Same as above

EMAIL ADDRESS:cindi.gordon@titusville.com

INTERLOCAL AGREEMENT: YES/**NO** (IF yes, list other participants in the inter-local agreement):

\_\_\_\_\_

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: **59-6000440**

MAIL DISBURSEMENT TO: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

X NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000  
TALLAHASSEE, FL 32301 Fax: (850)488-9809

SITE PLAN REVIEW COVER SHEET

PROJECT NO.  
HTE #  
PROJECT NAME  
RECEIVED  
ROUTED  
\*COMMENTS DUE

\*To all Team Members: The review time frames set are per LDR Section 47-22. Status updates are given to the City Manager on a weekly basis. Please try and not be late with your comments.

ROUTED TO:

- MANDY LAMOTHE, Development Supervisor 383-5690
- WOODY RICE, P.E., City Engineer 383-5823
- ENGINEERING ASST. Engineering Services Department 383-5716
- ED WARDINGLEY, P.E., Water Resources Department 383-5864
- RICHARD WHEELUS, Building Department 383-5806
- JUSTIN CHASE, Fire Department 383-5708
- AFI FANCON, Planning 269-6379
- \*\*KEVIN COOK P.E., Public Works Department 383-5852
- \*\*Police Department 264-7800
- DWIGHT SEVERS, City Attorney 383-5692
- JACK WEST, Florida Department of Transportation 690-3241
- Brevard County Traffic Engineering 633-2077

SUBMITTED FOR

ITEMS SUBMITTED

\*\* The proposed project is currently under review; if you would like to review the plans, please come by the Engineering Services Department and we will make the plans available.



HARRY T. MOORE CENTER  
725 S. DE LEON AVENUE  
TITUSVILLE, FLORIDA 32780



EXHIBIT H

NEIGHBORHOOD SERVICES  
(321) 383-5635  
FAX (321) 383-5614  
*"A City of Service"*  
www.titusville.com

**REQUEST FOR EXPEDITED PERMIT PROCESSING  
FOR AN AFFORDABLE HOUSING PROJECT FORM**

This project has been reviewed by the Neighborhood Services Department and is deemed an affordable housing project that should be expedited to the greatest extent possible.

\_\_\_\_\_  
Joe Sandley, Neighborhood Services Director

**PROJECT NAME:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
\_\_\_\_\_

**PARCEL ID#:** \_\_\_\_\_

**NAME OF DEVELOPER:** \_\_\_\_\_

**NAME OF BUILDER:** \_\_\_\_\_

As Developer/Builder on the above project I am requesting that the Permit Application associated with the above project be expedited as per the statutory requirements (Section 420.9076(4)(a) Florida Statutes) of the State of Florida – State Housing Initiatives Partnership (SHIP) Program. All affordable housing applications received by the Community Development Department for plans review must be expedited by reducing the review time by 25%, as determined by the Land Development Regulations (LDR's).

\_\_\_\_\_  
Signature of Developer or Builder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

**An affordable housing project shall be defined as follows:** 100 percent of the units in the Rental Project (minimum of 4 units) benefit residents that are 80 percent or below the median income of the City of Titusville; and 30 percent of the units in a single-family Project (minimum of 8 units) benefit residents that are 80 percent or below the median income of the City of Titusville.