

NAME OF LOCAL GOVERNMENT

BRADFORD COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2010-2011

2011-2012

2012-2013

BRADFORD COUNTY
SHIP LOCALHOUSING ASSISTANCE PLAN

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I. PROGRAM DESCRIPTION:

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

Bradford County

Interlocal : Yes _____ No

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

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 by 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 Homeownership Counseling:

Support services are available from various sources to help applicants better prepare for homeownership. Each purchase assistance applicant will be required to complete counseling and educational lessons related to homeownership. 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 shown on the Housing Delivery Goals Charts is \$258,690.00.

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 a eligible sponsor be used, the 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 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 are presented on an annual basis for each State fiscal year submitted.

Bradford County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% 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 county. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program, Bradford County will provide in detail the duties, qualification and selection criteria.

Q. Essential Service Personnel:

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. consist of instructional personnel employed by the Bradford County School District and law enforcement officers, emergency medical technicians, and firefighters employed by Bradford County or its municipalities.

R. Special Incentives:

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:

II. LHAP HOUSING STRATEGIES:

A. Purchase Assistance

1. Summary: This strategy will provide funds to eligible households for gap financing which is needed to keep housing costs affordable.
2. Fiscal Years Covered: 2010-2011, 2011-2012, and 2012-2013
3. Income Categories to be served: Very Low, Low, and Moderate as defined in Section 420.9071 (19)(20)(28), F.S.
4. Maximum award noted on the Housing Delivery Goals Chart is: \$30,000.00 to very low income household, \$20,000 to low-income households, and \$10,000 to moderate income households.
5. Terms, Recapture, and Default:
 - a. Terms: This strategy will provide for a twenty-five year, 0%, deferred payment loan forgiven at a rate of 4% each year to eligible households. The funds must be used for the down payment and/or closing costs associated with the purchase of a new or existing home. The purchase of an existing home will require that at least \$500 of the award be set aside for eligible repairs. The eligible repairs must be completed within 120 days after the closing date.
 - b. Recapture: The loan shall be deferred for twenty-five years and forgiven at a rate of 4% each year. After twenty-five years, the loan balance will be completely forgiven and satisfied. Upon Default, the remaining deferred loan balance shall become immediately due and payable to the Local Housing Trust Fund.
 - c. Default: If default occurs by not abiding by the recapture provisions, the remaining deferred loan balance shall become due and payable to the Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership.
6. Recipient Selection Criteria: Applications will be accepted on a first come - first served basis with priority given to essential service personnel as defined in Section I. Q of Bradford County's LHAP..
7. Sponsor Selection Criteria: N/A
8. Additional Information: The applicant must complete homeownership counseling prior to approval.

B. Housing Rehabilitation – Major Repairs

1. Summary of the Strategy: This strategy will provide funds to eligible household for home repairs which are needed to keep a home safe, secure and/or within building code requirements.
2. Fiscal Years Covered: 2010-2011, 2011-2012, and 2012-2013
3. Income Categories to be served: Very Low and Low as defined in Section 420.9071 (19)(28), F.S.

4. Maximum award noted on the Housing Delivery Goals chart is \$20,000.00
5. Terms, Recapture, and Default:
 - a. Terms: This strategy will provide for a five year, 0%, deferred payment loan to eligible households. The funds must be used for costs associated with rehabilitation of an owner-occupied home.
 - b. Recapture: The loan shall be deferred for five years with the balance reduced each year at the rate of 20% each year so that after the fifth year, the loan balance will be completely reduced and satisfied. Upon default, the remaining loan balance shall become immediately due and payable to the Local Housing Trust Fund.
 - c. Default: If default occurs by not abiding by the recapture provisions, the remaining deferred loan balance shall become due and payable to the Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership.
6. Recipient Selection Criteria: Application will be accepted on a first come – first served basis.
7. Sponsor Selection Criteria: N/A
8. Additional Information: N/A

C. Housing Rehabilitation – Green Building Principles

1. Summary of the Strategy: This strategy will provide funds to eligible households to incorporate green building principles that promotes energy conservation, water conservation, and a healthy environment which will reduce long-term cost relating to maintenance and utilities. Activities may include, but are not limited to, conducting energy audits, installing energy efficient appliances and building materials such as tank-less or solar water heaters and insulation, and recycling materials.
2. Fiscal Years Covered: 2010-2011, 2011-2012, and 2012-2013
3. Income Categories to be served: Very Low, Low and Moderate as defined in Section 420.9071 (19)(28), F.S.
4. Maximum award noted on the Housing Delivery Goals chart is \$10,000.00
5. Terms, Recapture, and Default:
 - a. Terms: This strategy will provide for a five year, 0%, deferred payment loan to eligible households. The funds must be used for costs associated with repairs needed to reduce long-term costs relating to maintenance and utilities.
 - b. Recapture: The loan balance shall be deferred for five years with the balance reduced each year at the rate of 20% each year so that after the fifth year, the loan balance will be completely reduced and satisfied. Upon default, the loan balance shall become immediately due and payable to the Local Housing Trust Fund.

- c. Default: If default occurs by not abiding by the recapture provisions, the remaining deferred loan balance shall become due and payable to the Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership.
6. Recipient Selection Criteria: Application will be accepted on a first come – first served basis.
7. Sponsor Selection Criteria: N/A
8. Additional Information: N/A

D. Housing Rehabilitation – Accessibility Modification

1. Summary of the Strategy: This strategy will provide funds to eligible households for home repairs needed to create a barrier-free environment for people with physical disabilities. Activities may include but are not limited to wheelchair ramps, grab bars, handicap toilets, lever-type faucets and doorknobs, and roll-in showers.
2. Fiscal Years Covered: 2010-2011, 2011-2012, and 2012-2013
3. Income Categories to be served: Very Low and Low as defined in Section 420.9071 (19)(28), F.S.
4. Maximum award noted on the Housing Delivery Goals chart is *\$8,000.00*
5. Terms, Recapture, and Default:
 - a. Terms: This strategy will provide for a five year, 0%, deferred payment loan to eligible households. The funds must be used for costs associated with repairs needed to create a barrier-free environment for people with physical disabilities.
 - b. Recapture: The loan balance shall be deferred for five years with the balance reduced each year at the rate of 20% each year so that after the fifth year, the loan balance will be completely reduced and satisfied. Upon default, the remaining loan balance shall become immediately due and payable to the Local Housing Trust Fund.
 - c. Default: If default occurs by not abiding by the recapture provisions, the remaining deferred loan balance shall become due and payable to the Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership.
6. Recipient Selection Criteria: Application will be accepted on a first come – first served basis.
7. Sponsor Selection Criteria: N/A
8. Additional Information: N/A

E. Disaster Relief

1. Summary of the Strategy: This strategy will provide funds to eligible households for emergency home repairs, which are needed in the aftermath of a Federal, State, or Local Disaster. This strategy will be implemented only in the event of a disaster declaration by Executive Order using any funds that have not been encumbered or any additional Disaster Relief distribution(s). SHIP funds may also be used to leverage available federal and state funds to provide assistance to eligible households for emergency home repairs.
2. Fiscal Years Covered: 2010-2011, 2011-2012, and 2012-2013
3. Income Categories to be served: Very Low, Low, and Moderate as defined in Section 420.9071 (19)(20)(28), F.S.
4. Maximum award noted on the Housing Delivery Goals chart is \$50,000.00
5. Terms, Recapture, and Default:
 - a. Terms: This strategy will provide for a ten year, 0%, deferred payment loan to eligible households. The funds must be used for costs associated with emergency repairs to an owner-occupied home.
 - b. Recapture: The loan balance shall be deferred for ten years with the balance reduced each year at the rate of 10% each year so that after the tenth year, the loan balance will be completely reduced and satisfied. Upon default, the remaining loan balance shall become immediately due and payable to the Local Housing Trust Fund.
 - c. Default: If default occurs by not abiding by the recapture provisions, the remaining deferred loan balance shall become due and payable to the Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership.
6. Recipient Selection Criteria: Application will be accepted on a first come – first served basis.
7. Sponsor Selection Criteria: N/A
8. Additional Information: N/A

III. LHAP INCENTIVE STRATEGIES

A. Expedited Permitting

1. Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
2. Established policy and procedures: The County will expedite the process of permitting for affordable housing when it takes more than two business days to receive the permit. At this time, all permits are granted within one business day. When permitting for housing permits reaches a time of more than two business days, the request for affordable housing permits will be put at the top of the list of permits to be processed.

B. Ongoing Review Process

1. An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.
2. Established policy and procedures: The Department Head or his or her designee of the County Department initiating a change in any policy, procedure, ordinance, regulation, or plan provision that will impact the cost of housing must present his or her proposal to the County Commissioners at a regularly scheduled meeting. The County Commissioners will review the proposed change prior to final adoption. If the change is adopted, the expected increase per housing unit will be calculated and a cumulative cost per housing unit will be estimated each fiscal year.

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: 2010-2011, 2011-2012, and 2012-2013
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:**
Not applicable
- H. Interlocal Agreement:**
Not applicable