

# Calhoun County, Florida

## SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED  
2010/2011, 2011/2012, AND 2012/2013

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I. PROGRAM DESCRIPTION *Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.*

A. **Name of the participating local government and Inter-local if Applicable:** *Section 420.9072(5), F.S.*

Calhoun County Inter-local:

Yes \_\_\_\_\_ No X \_\_\_\_\_

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

\_\_\_\_\_

A copy of the Inter local Agreement is attached as **Exhibit H.**

B. **Purpose of the program:** *Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.*

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:** *Chapter 67-37.002, F.A.C.*

2010/2011  
2011/2012  
2012/2013

D. **Governance:** *Chapter 67-37.005(3) and (5)(i)F.A.C. and Section 420.9071(14)F.S.*

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. Cities and Counties must at all times be in compliance with all Program Statute and Rules.

E. **Local Housing Partnership** *Section 420.9072(1)(a), F.S.*

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:** *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*

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 programs and to provide local match to obtain federal housing grants or programs.

**G. Public Input:** *Chapter 67-37.005(3), F.A.C.*

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:** *Chapter 67-37.005(6)(a), F.A.C.*

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:** *Section 420.9075(3)(c), F.S.*

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:** *Chapter 67-37.005(5)(g), F.A.C.*

Support services are available from various sources. Available support services may include but are not limited to Referrals to other Community and State Resources, Home Management, Property Care and Maintenance

**K. Maximum Purchase Price**

Homes purchased utilizing SHIP funds must be considered modest in cost and construction. In order to be considered modest, the cost of the dwelling can not exceed the maximum dollar limitation established by the U.S. Treasury. This limit applies to the site, if already owned by the applicant, and all funds used to purchase the dwelling, including applicants own funds or funds from all lenders. Current purchase price limits may be obtained from the Calhoun County SHIP Administrator or USDA Rural Development and must be approved by Florida Housing Finance Corporation.

Limit at: 01/2009: \$170,100.

**L. Income Limits, Rent Limits and Affordability:** *Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.*

The Income and Rent Limits used in the SHIP Program are updated annual 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 (19), (20) and (28), 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:** *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should an 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 employed personnel from the Welfare Transition Program will be given preference in the selection process.

**N. Administrative Budget:** *Chapter 67-37.005(6)(f)3, F.A.C..*

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

The Board of County Commissioners of Calhoun 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. The cost of administering the plan may not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund. A county or an eligible municipality may not exceed the 5 percent limitation on administration of program income deposited into the trust fund, except that small counties, as defined relative 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 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 Board of County Commissioners of Calhoun County has adopted above findings in the attached resolution, **Exhibit E**.

**O. Essential Services Personnel Definition**

Essential Services Personnel include teachers and educators; other school district, community college, and university employees; police and fire personnel; government employees; health care personnel; and skilled building trades personnel.

## II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C.*

### A. Home Repair Program/Weatherization:

- a. **Summary of the Strategy:** This program provides repair assistance to eligible applicants. Repairs include but are not limited to the correction of code violations, providing safe and sanitary conditions, increase energy efficiency, and prevent further deterioration, roof repair, and repair or replacement of septic systems.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** The maximum allowable income adjusted for family size as published by HUD distributed annually by the Florida Housing Finance Corporation. Calhoun County will assist eligible very-low, low, and moderate-income applicants.
- d. **Maximum award is noted on the Housing Delivery Goals Charts**

Exhibit C \$30,000.00

Maximum award per applicant is \$30,000. The \$30,000 can be comprised of all strategies combined, but can not exceed the \$30,000.

- e. **Terms, Recapture and Default:** Eligible applicants who qualify for assistance and receive up to \$10,000 in home repair assistance will be in the form of a grant, with no recapture provision. Eligible applicants who qualify for assistance and receive over \$10,000 in home repair assistance will be in the form of a five-year zero-percent deferred payment loan. The five-year deferred loan will be reduced at a rate of 20% per year. Sale or transfer of property within the five-year loan term will result in a pro-rated repayment. Therefore, upon default the balance of the SHIP loan will be immediately due and repayable to Calhoun County.
- f. **Recipient Selection Criteria:** Eligible homeowners will be selected on a first-come, first served basis. Preference will be given to elderly individuals, over the age of 62 years of age, and/or persons with special needs as defined in SHIP Rule 67.37.002(21) Property must be owner-occupied. A verification of ownership, income and payment of property taxes will be conducted to determine the eligibility of applicants
- g. **Sponsor Selection Criteria:** N/A

- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. Calhoun County will assess for energy savings. Homes will be brought up to Weatherization standards. Weatherization standards require improved energy efficiency using the most advanced technologies and testing protocols available in the housing industry. The energy conservation resulting from these efforts help reduce our country's dependence on foreign oil and decrease the cost of energy for families in need while improving the health and safety of their homes. Calhoun County will utilize "green" building products and principles when possible.

## B. Emergency Assistance Strategy

- a. **Summary of the Strategy:** This strategy is designed to provide assistance to very-low to moderate-income homeowners whose health and safety is threatened by hazardous conditions in the home. Improvements must correct conditions presenting a danger to the health and safety of the occupants as identified by the County employed housing rehabilitation specialist, including any act of nature resulting in critical damage to the structural condition. Emergency conditions include but are not limited to:
- Roof leaks which have or may cause structural damage to the structure.
  - Sewage
  - Electrical hazards
  - Water supply
  - Handicap accessibility
- b. **Fiscal Years Covered**  
2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** The maximum allowable income adjusted for family size as published by HUD distributed annually by the Florida Housing Finance Corporation. Calhoun County will assist eligible very-low, low, and moderate-income applicants.
- d. **Maximum award for Emergency Repairs shall NOT exceed.** \$10,000.00.
- e. **Terms, Recapture and Default:** Eligible applicants who qualify for assistance and receive up to \$10,000 will be in the form of a grant, with no recapture provision.

- f. **Recipient Selection Criteria:** Property must be owner-occupied. A verification of ownership, income and payment of property taxes will be conducted to determine the eligibility of applicants.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. Calhoun County will assess for energy savings. Homes will be brought up to Weatherization standards. Weatherization standards require improved energy efficiency using the most advanced technologies and testing protocols available in the housing industry. The energy conservation resulting from these efforts help reduce our country's dependence on foreign oil and decrease the cost of energy for families in need while improving the health and safety of their homes. Calhoun County will utilize "green" building products and principles when possible.

## Purchase Assistance Strategy

- a. **Summary of the Strategy.** The Purchase Assistance Program is a Homebuyer Loan Program which assists qualified applicants in the purchase of a new or existing home by providing closing costs and down payment assistance to qualified applicants. \$50,000 is allotted annually for this strategy. Unused designated funds can be utilized for housing rehabilitation as outlined under the Home Repair Program/Weatherization Strategy and the Emergency Assistance Strategy.
- b. **Fiscal Years Covered**  
2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served.** The maximum allowable income adjusted for family size as published by HUD distributed annually by the Florida Housing Finance Corporation. Calhoun County will assist eligible very-low, low, and moderate income applicants.
- d. **Maximum award per applicant as noted on the Housing Delivery Goals Charts Exhibit C for New Construction or an Existing Home**

Very low income:	\$7,500
Low income:	\$5,000
Moderate income:	\$2,500

Maximum award is limited to the amount needed by the primary lender to finalize the sale.

- e. **Maximum Purchase Price:** Homes purchased utilizing SHIP funds must be considered modest in cost and construction. In order to be considered modest, the cost of the dwelling can not exceed the maximum dollar limitation established by the U.S. Treasury. This limit applies to the site, if already owned by the applicant, and all funds used to purchase the dwelling, including applicants own funds or funds from all lenders. Current purchase price limits may be obtained from the Calhoun County SHIP Administrator or USDA Rural Development and must be approved by Florida Housing Finance Corporation.

Limit at 01/2009: \$170,100

- f. **Terms, Recapture, and Default:** As the Purchase Assistance Strategy is an award for less than \$10,000, assistance provided will be in the form of a grant, with no recapture provision.
- g. **Recipient Selection Criteria:** Applications will be accepted from eligible households. SHIP Awards will be made to the eligible applicants who first qualify for a residential loan from a participating lender.

#### D. Disaster Strategy:

- a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by an Executive Order by the President of the United States or Governor of the State of Florida. 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:
  - (1) Purchase of emergency supplies for eligible households weatherproof damaged homes;
  - (2) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
  - (3) Construction of wells or repair of existing wells where public water is not available;
  - (4) Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
  - (5) Security deposit for eligible recipients that have been displaced from their homes due to disaster;
  - (6) 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;
  - (7) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low and Moderate as defined in Section 420.9071(19), (20), (28), F.S.
- d. **Exhibit C \$30,000.00**  
Maximum award per applicant is \$30,000. The \$30,000 can be comprised of all strategies combined, but can not exceed the \$30,000.

**Terms, Recapture and Default:**

Eligible applicants who qualify for assistance and receive up to \$10,000 in disaster assistance will be in the form of a grant, with no recapture provision. Eligible applicants who qualify for assistance and receive over \$10,000 in disaster assistance will be in the form of a five-year zero-percent deferred payment loan. The five-year deferred loan will be reduced at a rate of 20% per year. Sale or transfer of property within the five-year loan term will result in a pro-rated repayment. Therefore, upon default the balance of the SHIP loan will be immediately due and repayable to Calhoun County.

- e. **Recipient Selection Criteria:** First come, first serve (1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.
- f. **Sponsor Selection Criteria:** Not applicable.
- g. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. Calhoun County will assess for energy savings. Homes will be brought up to Weatherization standards. Weatherization standards require improved energy efficiency using the most advanced technologies and testing protocols available in the housing industry. The energy conservation resulting from these efforts help reduce our country's dependence on foreign oil and decrease the cost of energy for families in need while improving the health and safety of their homes. Calhoun County will utilize "green" building products and principles when possible.

### III. LHAP INCENTIVE STRATEGIES *Section 420.9071(16), F.S.*

#### A. Expedited Permitting:

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

- a. Provide description: Established policy and procedures: Affordable housing permit application will be given a priority in the event there are delays or more than (3) days in the permit approval time. Rarely is more than one or two days required for the Calhoun County Building Department to issue permits. In fact, if all documents are in order, the permit may be issued while the applicant is at the office.

Documents which shall be presented to the Building Official or his designee when a purchase of a building permit is attempted must include:

1. Copy of deed to rehab site (Required by Comprehensive Plan and Land Development Code.)
2. Septic Tank Permit
3. Driveway permit or waiver (to insure roadway access and to meet traffic circulation standards.)
4. One set of Building Plans

It is the consensus of the Calhoun County AHAC that this County's new housing relations and permitting procedures function well for the purpose of affordable housing and do not need to be revised at this time.

#### B. Ongoing Review Process:

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

- a. Established policy and procedures: When considering approval or adoption of any plan, procedure, rule ordinance, regulation or policy the Calhoun County Board of County Commissioners carefully considers the impact of such approval on all segments of the County's population.

## 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(6)(d) and (f) 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:** *Chapter 67-37.005), F.A.C.*  
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. **Certification Page:** *Chapter 67-37.005(7), F.A.C.*  
Signed Certification is attached as **Exhibit D.**
- E. **Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*  
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:** *Section 420.9072(3) (a), F.S.*  
If changed from the original ordinance, a copy is attached as **Exhibit G.**  
**This Ordinance has not been changed**