

COLLIER COUNTY  
AND  
CITY OF NAPLES



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

FY2010-11, FY2011-12, FY2012-13

PREPARED BY

Housing and Human Services

Public Services Division

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I. PROGRAM DESCRIPTION:

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

Collier County Board of County Commissioners

Interlocal: Yes   X   No           

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

City of Naples

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

B. Purpose of the program:

Pursuant to Section 420.9072, F.S. and Chapter 67-37.005, F.A.C., the purpose of the program is to meet the housing needs of the very- low, low- and moderate income households, to expand production and preservation of affordable-workforce housing, and to further the housing element of the Collier County Comprehensive Plan.

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.

The following are active partners in the provision of affordable housing in Collier County:

- Affordable Housing Advisory Committee
- Collier Building Industry Association
- Collier County Loan Consortium
- Habitat for Humanity of Collier County, Inc.
- Collier County Housing Authority
- Collier County Hunger and Homeless Coalition
- Housing Development Corporation of Southwest Florida

- Empowerment Alliance of Southwest Florida
- St. Matthew's House
- Shelter for Abused Women and Children
- Immokalee Housing and Family Services
- IHOPE
- One by One Leadership Foundation
- Housing Opportunities Made for Everyone, Inc.
- Boy and Girls Club of Collier County

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. Local housing distribution moneys used to match federal HOME program moneys may be repaid to the HOME program fund if required by federal law or regulations.

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.

Advertisements are placed in the Naples Daily News.

I. Discrimination:

In accordance with the provisions of ss.760.20-760.37, Fla. Stat., 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, and information dissemination and referral services.

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. The purchase price limits are as follows:

<u>Maximum Allowable Sales Price*</u>	<u>Maximum Adopted Sales Price</u>
\$428,049.00	\$300,000.00
90% Average Area Purchase Price	63% Average Area Purchase Price

*\*Revenue Proclamation 2009-18, Florida Housing Finance Corporation*

- 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 ss. 420.9071, Fla. Stat. 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 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 whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit

organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

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

The Collier County Board of County Commissioners finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

**ss. 420.9075 Fla. Stat. 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.”

**ss. 420.9075 Fla. Stat. 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 ss. 420.9075(3), Fla. Stat.

“Essential Service Personnel” includes, but is not limited to, teachers and educators, other school district, community college, university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

R. Definitions

“Very low-income person” or “very low-income household” means one or more natural persons or a family that has a total annual gross income that does not exceed 50 percent of the median annual income adjusted for family size for households within the metropolitan statistical area.

With respect to rental units, the extremely low-income household's annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size.

While occupying the rental unit, an extremely low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.

"Low-income person" or "low-income household" means one or more natural persons or a family that has a total annual gross income that does not exceed 80 percent of the median annual income adjusted for family size for households within the metropolitan statistical area. With respect to rental units, the extremely low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the area's median income adjusted for family size. While occupying the rental unit, an extremely low-income household's annual income may increase to an amount not to exceed 140 percent of 80 percent of the area's median income adjusted for family size.

"Moderate-income person" or "moderate-income household" means one or more natural persons or a family that has a total annual gross income that does not exceed 120 percent of the median annual income adjusted for family size for households within the metropolitan statistical area. With respect to rental units, the extremely low-income household's annual income at the time of initial occupancy may not exceed 120 percent of the area's median income adjusted for family size. While occupying the rental unit, an extremely low-income household's annual income may increase to an amount not to exceed 140 percent of 120 percent of the area's median income adjusted for family size.

"Program income" means the proceeds derived from interest earned on or investment of the local housing distribution and other funds deposited into the local housing assistance trust fund, proceeds from loan repayments, recycled funds, and all other income derived from use of funds deposited in the local housing assistance trust fund. It does not include recaptured funds.

"Recaptured funds" means funds that are recouped by a county or eligible municipality in accordance with the recapture provisions of the local housing assistance plan pursuant to ss. 420.9075(5)(g), Fla. Stat. from eligible persons or eligible sponsors who default on the terms of a grant award or loan award.

"Eligible housing" means any real and personal property located within the county or eligible municipality which is designated and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designated to meet the standards of chapter 553 for home ownership or rental for eligible persons as designated by each county or eligible municipality participating in the State Housing Initiatives Partnership Program.

"Eligible person" or "eligible household" means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income according to the income limited adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

"Eligible sponsor" means a person or a private or public for-profit or not-for-profit entity that applies for an award under the local housing assistance plan for the purpose of providing eligible

housing for eligible persons.

S. Homebuyer Education

Summary: Assist sponsors by paying for group and individual homebuyer education including, but not limited to, credit counseling, budgeting, mortgage education, home buying process, foreclosure prevention, predatory lending, refinancing and home maintenance.

Fiscal Years Covered: 2010/2011; 2011/2012; 2012/2013.

Income Categories to be served: very low-, low- and moderate income persons and families.

Maximum award: \$50,000 per sponsor, per fiscal year.

Terms of the award; Recapture and Default: Funding for this program will be included in an agreement between the sponsor and Collier County. The sponsor shall, in a satisfactory and proper manner, as determined by Collier County, perform all tasks necessary to conduct the program as outline in Exhibit "A" of the agreement. All funds provided will be in the form of a grant and not subject to recapture.

Recipient Selection Criteria: This program will be available to all interested persons and families.

Sponsor Selection Criteria and duties, if applicable: Sponsors will be evaluated competitively using the appropriate procurement instrument and one that promotes the best interest of the program or project. Only responsible sponsors shall be selected who possess the potential ability to perform successfully under the terms and conditions of the program. Consideration will be given to such matters as integrity, record of past performance, financial and technical resources or accessibility to other necessary resources. In certain circumstances, contracts with certain parties may be restricted by the implementation of E.O.s 12549 and 12689, "Debarment and Suspension". (OMB Circular A-110)

Additional Information: At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very low-income person or eligible sponsors who will serve very low-income persons and at least an additional 30 percent of the funds deposited into the local housing assistance trust fund must be reserved for awards to low-income person or eligible sponsors who will serve low-income persons. At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. Finally, at least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.

- T. ss. 420.9075(3)(d), Fla. Stat. 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.

When operating the State Housing Initiatives Partnership Program, Collier County will encourage the use or inclusion, when appropriate, of the following: energy star appliances; low-E windows; additional insulation (for increased R-value); ceramic tile; tank-less water heater; 14 and 15 SEER

air conditioning units; stucco; florescent light bulbs; impact resistant windows and doors.

**Section II. LHAP HOUSING STRATEGIES:**

A. Name of the Strategy: Purchase Assistance

- a. Summary of the Strategy: Assist first time homebuyers by paying a portion of the down payment and closing cost expenses associated with the purchase transaction.
- b. Fiscal Years Covered: 2010/2011; 2011/2012; 2012/2013.
- c. Income Categories to be served: very low-, low- and moderate income persons and families.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$50,000 per unit.
- e. Terms of the award; Recapture and Default: Funding for this program will be provided on a first-come first-served basis in the form of a zero-percent, fifteen year deferred payment loan. Payment in full is due upon sale if sold within the fifteen year term. If sold after the fifteen year term, no repayment is required. As long as the recipient continues to own and occupy the assisted property during the term of the mortgage, then the loan will not have to be repaid.

Any down payment or closing cost assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary act, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceedings, or if foreclosure action is instituted against the property, or if the property is leased or rented. A subordination of this deferred payment loan will only be approved under the guidelines of the Subordination Policy established by the County's SHIP Program, (referenced copy is attached).

The deferred payment loan shall be forgiven if the home must be sold due to a catastrophic event. A catastrophic event is defined as borrower's divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support, victims of domestic abuse and those that have experienced a significant reduction in personal income.

If the mortgage has been recorded for more than five years all sums shall be forgiven in the event of recipient's death. All repayments from this program shall be considered program income.

- f. Recipient Selection Criteria: Applications will be taken on a first-come first-served basis from applicants meeting the following selection criteria:
  - 1. Is a very low-, low- or moderate income person or family; and
  - 2. Does not presently own real property, including vacant land; and

3. Has not owned a legal residence in the past three years. This restriction may be waived for applicants recently divorced, widowed, or victims of domestic violence; and
  4. The home being assisted is located within the boundaries of Collier County, Florida; and
  5. The purchase price of the assisted home may not exceed the maximum allowable price as outlined in this local housing assistance plan; and
  6. The applicant has been pre-approved for first mortgage financing.
- g. Sponsor Selection Criteria and duties, if applicable: Not applicable.
- h. Additional Information: At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very low-income person or eligible sponsors who will serve very low-income persons and at least an additional 30 percent of the funds deposited into the local housing assistance trust fund must be reserved for awards to low-income person or eligible sponsors who will serve low-income persons. At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. Finally, at least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.
- B. Name of the Strategy: Owner-Occupied Rehabilitation
- a. Summary of the Strategy: Assist homeowners by paying for necessary repairs to correct housing code violations, deferred maintenance or emergency repairs to correct health, safety and welfare concerns.
  - b. Fiscal Years Covered: 2010/2011; 2011/2012; 2012/2013.
  - c. Income Categories to be served: very low-, low-income persons and families.
  - d. Maximum award is noted on the Housing Delivery Goals Charts: \$50,000 per unit.
  - e. Terms of the award; Recapture and Default: Funding for this program will be provided on a first-come, first-served basis in the form of a zero-percent, fifteen year deferred payment loan. Loans will be forgiven in three equal parts each five years so that at the end of the fifteen year term the balance owed is zero. Payment in full of all sums currently owed is due upon sale if sold within the fifteen year term. If sold after the fifteen year term, no repayment is required. As long as the recipient continues to own and occupy the assisted property during the term of the mortgage, then the loan will not have to be repaid.
- Any rehabilitation assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary act, by operation of law or otherwise, or if the

Mortgagor is divested of title by judicial sale, levy or other proceedings, or if foreclosure action is instituted against the property, or if the property is leased or rented. A subordination of this deferred payment loan will only be approved under the guidelines of the Subordination Policy established by the County's SHIP Program, (referenced copy is attached).

The deferred payment loan shall be forgiven if the home must be sold due to a catastrophic event. A catastrophic event is defined as borrower's divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support, victims of domestic abuse and those that have experienced a significant reduction in personal income.

If the mortgage has been recorded for more than five years all sums shall be forgiven in the event of recipient's death. All repayments from this program shall be considered program income.

- f. Recipient Selection Criteria: Applications will be taken on a first-come first-served basis from applicants meeting the following selection criteria:
1. Is a very low- or low-income person or family; and
  2. The home being assisted is located within the boundaries of Collier County, Florida; and
  3. The just value, as reported by the Collier County Property Appraiser, does not exceed the maximum allowable sales price as outlined in this local housing assistance plan.
  4. Is requesting assistance for emergency repairs to correct health, safety and welfare concerns.
- g. Sponsor Selection Criteria and duties, if applicable: Not applicable.
- h. Additional Information: At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very low-income person or eligible sponsors who will serve very low-income persons and at least an additional 30 percent of the funds deposited into the local housing assistance trust fund must be reserved for awards to low-income person or eligible sponsors who will serve low-income persons. At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. Finally, at least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.
- C. Name of the Strategy: Acquisition with Redevelopment or Rehabilitation
- a. Summary of the Strategy: Assist sponsors by paying for the acquisition of vacant land or existing homes to be redeveloped or rehabilitated for affordable housing.
  - b. Fiscal Years Covered: 2010/2011; 2011/2012; 2012/2013.

- c. Income Categories to be served: very low-, low- and moderate income persons and families.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$150,000 per unit.
- e. Terms of the award; Recapture and Default: For eligible sponsors: funding for this program during acquisition and redevelopment or rehabilitation will be in the form of a zero-percent, two year deferred payment loan. Any assistance will be included in an agreement between the sponsor and Collier County. The sponsor shall, in a satisfactory and proper manner, as determined by Collier County, perform all tasks necessary to conduct the program as outline in Exhibit "A" of the agreement. Sponsor shall agree that 100 percent of the beneficiaries of the project will be very low-, low- or moderate income persons and families.

For eligible recipients assuming assistance from eligible sponsor: funding for this program once redevelopment or rehabilitation is complete will be in the form of a zero-percent, fifteen year deferred payment loan consistent with the aforementioned Purchase Assistance strategy, including a maximum recipient award of \$50,000. The remaining balance of assistance provided to eligible sponsor shall be returned by eligible sponsor or from the proceeds of eligible recipients' first mortgage.

Loans will be forgiven in three equal parts each five years so that at the end of the fifteen year term the balance owed is zero. Payment in full of all sums currently owed is due upon sale if sold within the fifteen year term. If sold after the fifteen year term, no repayment is required. As long as the recipient continues to own and occupy the assisted property during the term of the mortgage, then the loan will not have to be repaid.

Any assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary act, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceedings, or if foreclosure action is instituted against the property, or if the property is leased or rented. A subordination of this deferred payment loan will only be approved under the guidelines of the Subordination Policy established by the County's SHIP Program, (referenced copy is attached).

The deferred payment loan shall be forgiven if the home must be sold due to a catastrophic event. A catastrophic event is defined as borrower's divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support, victims of domestic abuse and those that have experienced a significant reduction in personal income.

If the mortgage has been recorded for more than five years all sums shall be forgiven in the event of recipient's death. All repayments from this program shall be considered program income.

- f. Recipient Selection Criteria: Sponsors shall qualify applicants in accordance with ss. 420.9071(10), Fla. Stat. All prospective recipients shall also be qualified by the county prior to transfer of title from sponsor to recipient. Recipients must meet the following selection criteria:
1. Is very low-, low- or moderate income person or family; and
  2. Does not presently own real property, including vacant land; and
  3. The home being assisted is located within the boundaries of Collier County, Florida; and
  4. The applicant has been pre-approved for first mortgage financing.
- g. Sponsor Selection Criteria and duties, if applicable: Sponsors will be evaluated competitively using the appropriate procurement instrument and one that promotes the best interest of the program or project. Only responsible sponsors shall be selected who possess the potential ability to perform successfully under the terms and conditions of the program. Consideration will be given to such matters as integrity, record of past performance, financial and technical resources or accessibility to other necessary resources. In certain circumstances, contracts with certain parties may be restricted by the implementation of E.O.s 12549 and 12689, "Debarment and Suspension". (OMB Circular A-110)
- h. Additional Information: At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very low-income person or eligible sponsors who will serve very low-income persons and at least an additional 30 percent of the funds deposited into the local housing assistance trust fund must be reserved for awards to low-income person or eligible sponsors who will serve low-income persons. At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. Finally, at least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.

D. Name of the Strategy: Disaster Relief

- a. Summary of the Strategy: Assist homeowners following a natural disaster. This strategy will only be implemented following a natural disaster as declared by the President of United States or the Governor of the State of Florida.
- b. Fiscal Years Covered: 2010/2011; 2011/2012; 2012/2013.
- c. Income Categories to be served: very low- or low-income persons or families.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$15,000 per unit.
- e. Terms of the award; Recapture and Default: Funding for this program will be provided on a first-come first-served basis in the form of a zero-percent, fifteen year deferred payment loan. Loans will be forgiven in three equal parts each five years so

that at the end of the fifteen year term the balance owed is zero. Payment in full of all sums currently owed is due upon sale if sold within the fifteen year term. If sold after the fifteen year term, no repayment is required. As long as the recipient continues to own and occupy the assisted property during the term of the mortgage, then the loan will not have to be repaid.

Any rehabilitation assistance will be included in a recorded mortgage and will be subject to the above recapture provisions. Default of the loan occurs if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary act, involuntary act, by operation of law or otherwise, or if the Mortgagor is divested of title by judicial sale, levy or other proceedings, or if foreclosure action is instituted against the property, or if the property is leased or rented. A subordination of this deferred payment loan will only be approved under the guidelines of the Subordination Policy established by the County's SHIP Program, (referenced copy is attached).

The deferred payment loan shall be forgiven if the home must be sold due to a catastrophic event. A catastrophic event is defined as borrower's divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support, victims of domestic abuse and those that have experienced a significant reduction in personal income.

If the mortgage has been recorded for more than five years all sums shall be forgiven in the event of recipient's death. All repayments from this program shall be considered program income.

- f. Recipient Selection Criteria: Applications will be taken on a first-come first-served basis from applicants meeting the following selection criteria:
1. Is a very low- or low-income person or family; and
  2. The home being assisted is located within the boundaries of Collier County, Florida; and
  3. The just value, as reported by the Collier County Property Appraiser, does not exceed the maximum allowable sales price as outlined in this local housing assistance plan.
- g. Sponsor Selection Criteria and duties, if applicable: Not applicable.
- h. Additional Information: At least 30 percent of funds deposited into the local housing assistance trust fund must be reserved for awards to very low-income person or eligible sponsors who will serve very low-income persons and at least an additional 30 percent of the funds deposited into the local housing assistance trust fund must be reserved for awards to low-income person or eligible sponsors who will serve low-income persons. At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons. Finally, at least 75 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for construction, rehabilitation, or emergency repair of affordable,

eligible housing.

### 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 ss. 420.9076, Fla. Stat.:

A. Name of the Strategy: Expedited Permitting

Permits as defined in ss. 163.3164(7) and (8), Fla. Stat. 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:

Collier County Resolution No. 2005-408, adopted November 29, 2005, expedites the review of all rezone, approval and permitting of developments containing affordable housing.

In order to qualify for affordable housing expedited review the applicant for a proposed development order or permit must:

1. Specifically request expedited view project status; and
2. Be willing and able to record in the public record a proposed land use restriction, developer agreement, PUD restriction, impact fee assistance agreement, or other type of instrument against the property ensuring affordability for a period of at least fifteen (15) years.

Once a complete application package has been provided, the following expedited review period will apply: 120 business days for Rezoning Petitions or 60 business days for Plat or Site Development Plans or 75 business days for residential Building Permits.

B. Name of the Strategy: Ongoing Review Process

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

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

The process by which items are prepared and presented to the Collier County Board of County Commissioners, including an executive summary and a vast approval hierarchy, ensures that all proposed actions impacting affordable housing are reviewed on an ongoing basis. Furthermore, the Collier County Affordable Housing Advisory Committee regularly forms subcommittees to review impediments to affordable housing, as well as new affordable housing incentives.

C. Name of the Strategy: Affordable Housing Definition

Affordable housing has been defined in the Collier County Land Development Code, ss. 1.08.02.

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

“Housing, affordable workforce” means residential dwelling units with a monthly rent or mortgage payment, including property taxes and insurance, not in excess of 1/12 of 30 percent of an amount which represents a range of median adjusted gross annual income (median income) for households as published annually by the U.S. Department of Housing and Urban Development within the Naples Metropolitan Statistical Area (MSA) (See ss. 2.05.02), specifically including the following subsets:

Owner occupied workforce housing: 50 percent or less of median income, otherwise considered to be "very-low income".

Owner occupied workforce housing: 51 percent—60 percent of median income, otherwise considered to be "low income".

Owner occupied workforce housing: 61 percent—80 percent of median income, otherwise considered to be "low income".

Owner occupied workforce housing: 81 percent—100 percent of median income, otherwise considered to be "moderate income".

Owner occupied gap housing: 81 percent—150 percent of median income.

Rental workforce housing less than 50 percent of median income, otherwise considered to be "very-low income".

Rental workforce housing from 51 percent—60 percent of median income, otherwise considered to be "low income".

The term affordable housing is specifically intended to include affordable workforce housing.

“Housing, gap” means residential dwelling units with a monthly rent or monthly mortgage payment, including property taxes and insurance, not in excess of 1/12 of 30 percent of an amount which represents a range of median adjusted gross annual income (median income) for households as published annually by the U.S. Department of Housing and Urban Development within the Naples Metropolitan Statistical Area (MSA) (See ss. 2.05.02), specifically including the following subset:

The term "gap housing: 81 percent—150 percent of median income" is specifically intended to include similar categories, such as "Essential Personnel Housing", "Professional Housing", and "Reasonably Priced Housing". Gap housing is intended to provide housing for households falling above the federal and state assistance guidelines, but still unable to afford market priced homes.

- D. Name of the Strategy: Impact Fee Deferral Program for Affordable Housing  
Individuals or organizations constructing new affordable housing units to benefit very low- and low-income persons and households are eligible for the deferral of impact fees.

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

Collier County Ordinance No. 2005-40, as amended, adopted July 26, 2005, permits the deferral of impact fees for eligible affordable housing.

- E. Name of the Strategy: Increased Density for Affordable Housing  
A developer may request increased density when including a certain percentage of affordable

housing in the proposed development.

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

An Affordable Housing Density Bonus Agreement must be submitted and approved by the Collier County Board of County Commissioners as provided for in the Collier County Land Development Code, ss. 2.06.00.

- F. Name of the Strategy: Inventory of Locally Owned Public Lands Suitable for Affordable Housing  
Collier County maintains a list of lands owned that may be suitable for construction of affordable housing.

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

Collier County will prepare an inventory of all real property owned by Collier County that may be appropriate for use as an affordable housing development.

#### 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	\$257,000
Office Supplies and Equipment	\$8,000
Travel Perdiem Workshops, etc	\$8,000
Advertising	\$2,000
Professional Services	\$3,297

**Fiscal Year 2011-2012**

Salaries and Benefits	\$257,000
Office Supplies and Equipment	\$8,000
Travel Perdiem Workshops, etc	\$8,000
Advertising	\$2,000
Professional Services	\$3,297

**Fiscal Year 2012-2013**

Salaries and Benefits	\$64,000
Office Supplies and Equipment	\$3,000
Travel Perdiem Workshops, etc	\$2,500
Advertising	\$2,000
Professional Services	\$3,686

Based on a distribution of \$2,942,972.00







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:		N/A	
											Fiscal Yr. Closeout:		2011	
Name of Local Government:		Collier County					Available Funds:		\$3,337,269.00				67-37.005(5)(d) F.A.C.	
		A		B		C		D		E		F		
HOME OWNERSHIP STRATEGIES		VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
Purchase Assistance		40	\$50,000	50	\$50,000	5	\$50,000	\$1,103,615.00	\$0.00	\$348,157.00	\$1,451,772.00	43.50%	95	
Owner Occupied Rehabilitation		20	\$50,000	20	\$50,000	0	\$50,000	\$0.00	\$1,177,189.00	\$0.00	\$1,177,189.00	35.27%	40	
Acquisition w/ Redevelopment or Rehab		0	\$150,000	2	\$150,000	0	\$150,000	\$0.00	\$250,000.00	\$0.00	\$250,000.00	7.49%	2	
Disaster Relief		2	\$15,000	1	\$15,000	0	\$15,000	\$0.00	\$0.00	\$44,297.00	\$44,297.00	1.33%	3	
										\$0.00	\$0.00	0.00%	0	
										\$0.00	\$0.00	0.00%	0	
										\$0.00	\$0.00	0.00%	0	
										\$0.00	\$0.00	0.00%	0	
Subtotal 1 (Home Ownership)		62		73		5		\$1,103,615.00	\$1,427,189.00	\$392,454.00	\$2,923,258.00	87.59%	140	
RENTAL STRATEGIES		VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total 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											\$294,297.00	8.82%		
Admin. From Program Income											\$19,714.00	0.59%		
Home Ownership Counseling											\$100,000.00	3.00%		
GRAND TOTAL														
Add Subtotals 1 & 2, plus all Admin. & HO Counseling		62		73		5		\$1,103,615.00	\$1,427,189.00	\$392,454.00	\$3,337,269.00	100.00%	140	
Percentage Construction/Rehab		Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										76%		
Maximum Allowable														
Purchase Price:								New	\$300,000	Existing	\$300,000			
Allocation Breakdown		Amount		%				Projected Program Income:		\$394,297.00	Max Amount Program Income For Admin:		\$19,714.85	
Very-Low Income		\$1,334,908.00		40.0%				Projected Recaptured Funds:		\$0.00				
Low Income		\$1,334,908.00		40.0%				Distribution:		\$2,942,972.00				
Moderate Income		\$667,453.00		20.0%				Total Available Funds:		\$3,337,269.00				
TOTAL		\$3,337,269.00		100.0%									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

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: 2011-2012										Amendment:		N/A			
										Fiscal Yr. Closeout:		2012			
Name of Local Government:		Collier County					Available Funds:		\$3,337,269.00						
										A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units			
Purchase Assistance	40	\$50,000	50	\$50,000	5	\$50,000	\$1,103,615.00	\$0.00	\$348,157.00	\$1,451,772.00	43.50%	95			
Owner Occupied Rehabilitation	20	\$50,000	20	\$50,000	0	\$50,000	\$0.00	\$1,177,189.00	\$0.00	\$1,177,189.00	35.27%	40			
Acquisition w/ Redevelopment or Rehab	0	\$150,000	2	\$150,000	0	\$150,000	\$0.00	\$250,000.00	\$0.00	\$250,000.00	7.49%	2			
Disaster Relief	2	\$15,000	1	\$15,000	0	\$15,000	\$0.00	\$0.00	\$44,297.00	\$44,297.00	1.33%	3			
										\$0.00	0.00%	0			
										\$0.00	0.00%	0			
										\$0.00	0.00%	0			
										\$0.00	0.00%	0			
<b>Subtotal 1 (Home Ownership)</b>	62		73		5		\$1,103,615.00	\$1,427,189.00	\$392,454.00	\$2,923,258.00	87.59%	140			
RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total 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>	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0			
Administration Fees										\$294,297.00	8.82%				
Admin. From Program Income										\$19,714.00	0.59%				
Home Ownership Counseling										\$100,000.00	3.00%				
<b>GRAND TOTAL</b>															
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	62		73		5		\$1,103,615.00	\$1,427,189.00	\$392,454.00	\$3,337,269.00	100.00%	140			
<b>Percentage Construction/Rehab</b>										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		76%			
<b>Maximum Allowable</b>															
<b>Purchase Price:</b>										<b>New</b>	\$300,000	<b>Existing</b>	\$300,000		
<b>Allocation Breakdown</b>		<b>Amount</b>		<b>%</b>		Projected Program Income:		\$394,297.00	Max Amount Program Income For Admin:		\$19,714.85				
Very-Low Income		\$1,334,908.00	40.0%		Projected Recaptured Funds:		\$0.00								
Low Income		\$1,337,908.00	40.1%		Distribution:		\$2,942,972.00								
Moderate Income		\$667,453.00	20.0%		Total Available Funds:		\$3,337,269.00								
<b>TOTAL</b>		\$3,340,269.00	100.1%								16-Mar-10				



**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Collier County

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

**Exhibit D**

Certification

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

(note: Miami Dade County will check "has")

Fred W. Coyle 04/27/2010  
Chief Elected Official or designee

Witness

Witness

Fred W. Coyle – Chairman  
Type Name and Title

Date

OR

ATTEST:  
DWIGHT E. BROCK, Clerk

By: [Signature]  
Attest as to Chairman's signature on:

Attest:  
(Seal)

Approved as to form & legal sufficiency

Colleen Greene  
Colleen Greene,  
Assistant County Attorney

RESOLUTION NO. 2010- 84

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *Chapter 67-37.005(6)(f)3, F.A.C.*, .It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent 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.

WHEREAS, the Housing and Human Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Collier County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA that:

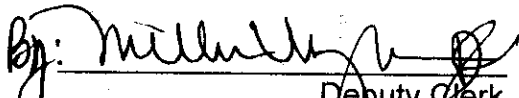
Section 1: The Board of County Commissioners of Collier County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2010-2011, 2011-2012 and 2012-2013.

Section 2: The Chairman of the Board of County Commissioners is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.


Section 3: This resolution shall take effect immediately upon its adoption.

THIS RESOLUTION ADOPTED this 27<sup>th</sup> day of April, 2010 after motion, second and majority vote.


ATTEST:  
DWIGHT E. BROCK, CLERK

By:   
Deputy Clerk  
Attest as to Chairman's  
signature on: "

BOARD OF COUNTY COMMISSIONERS  
OF COLLIER COUNTY, FLORIDA

By:   
Fred W. Coyle, Chairman

Approved as to form and  
legal sufficiency:

  
Colleen M. Greene  
Assistant County Attorney

**Exhibit F**

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

---

LOCAL GOVERNMENT: Collier County

**CHIEF ELECTED OFFICIAL** (Mayor, Chairman, etc.): Fred W. Coyle

ADDRESS: 3301 E Tamiami Trail, Naples, Florida 34112

**SHIP ADMINISTRATOR:** Frank Ramsey – Housing Manager

ADDRESS: 3301 E Tamiami Trail, Naples, Florida 34112

TELEPHONE: (239) 252-4663      FAX: (239) 252-6542

EMAIL ADDRESS: frankramsey@colliergov.net

**ADDITIONAL SHIP CONTACTS:** Marcy Krumbine – Director

ADDRESS: 3301 E Tamiami Trail, Naples, Florida 34112

EMAIL ADDRESS: marcykrumbine@colliergov.net

INTERLOCAL AGREEMENT: YES (IF yes, list other participants in the inter-local agreement): City of Naples

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: \_\_\_\_\_

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

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

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:  
XXX NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

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

**EXHIBIT G**

**NOT APPLICABLE**

INTERLOCAL AGREEMENT  
SHIP FUNDS

THIS INTERLOCAL AGREEMENT (the “Agreement”) made and entered into this 27<sup>th</sup> day of April, 2010, by and between Collier County, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners, and the City of Naples, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council.

WITNESSETH:

WHEREAS, Section 420.9072, *Florida Statutes* (the “State Housing Initiatives Partnership Program” or “SHIP”), authorizes monies in the Local Government Housing Trust Fund (the “Fund”) to be distributed to Collier County and eligible municipalities within Collier County pursuant to an interlocal agreement; and

WHEREAS, Collier County is an approved county and the City of Naples is an eligible municipality within Collier County; and

WHEREAS, the parties desire to jointly utilize SHIP allocations pursuant to this Agreement; and

WHEREAS, the parties have determined that SHIP funds can be more efficiently utilized and managed when the parties work cooperatively to address the community’s affordable housing needs.

NOW, THEREFORE, in consideration of the mutual promises set forth herein, the parties agree as follows:

1. The monies in the Fund which are to be distributed to the County as provided in Section 420.9073, *Florida Statutes*, shall be allocated jointly to the County and the City for the purposes identified in the approved Local Housing Assistance Plan.

The City of Naples may distribute a portion of its allocation to housing activities within the Urban Housing Assistance Area as defined in the July 1994 Interlocal Agreement adopted by Collier County and the City of Naples, a copy of which is attached hereto.

2. Unless otherwise extended, this Agreement shall expire on June, 30, 2013.

3. The parties direct that the Florida Housing Finance Corporation distribute and allocate the monies in the Fund in accordance with this Agreement and authorize the Corporation to rely on their stated intent and their authority to execute this Agreement.

4. During the term of this Agreement, both parties agree that they will not do anything to jeopardize the other party's right to receive its allocation from the Fund.

5. The parties understand that the statute requires an incentive plan for providing affordable housing and they agree to cooperate in ensuring that the requirements and spirit of the statute are satisfied.

6. The parties recognize the contributions of the joint City/County Affordable Housing Advisory Committee and agree to appoint members to this Committee. The County's Housing and Human Services Department will be responsible for the overall administration of the programs assisted with SHIP funds and shall receive administration monies from the SHIP allocation. This allocation shall not exceed 10% of the total SHIP allocation in accordance with Section 420.9075 (7), *Florida Statutes*. The County will establish, administer, and audit a Local Housing Assistance Trust Fund in accordance with Ordinance No. 93-19, as amended, and SHIP requirements. In addition, the County will submit the required annual report on behalf of the interlocal entities.

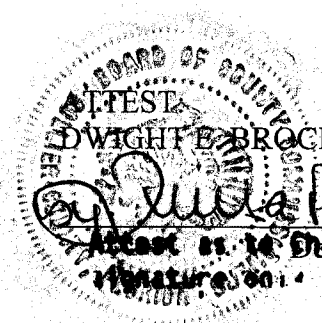
7. During the term of this Agreement, any party may give the other party ninety days written notice that it wishes to renegotiate the terms of this Agreement, to be effective on the first day of the next fiscal year. If the parties fail to reach a new agreement prior to the commencement of the next fiscal year, this Agreement shall terminate and be of no further force or effect, and the funds shall be allocated according to population pursuant to Section 420.9072 and Section 420.9073, *Florida Statutes*.

8. If either party shall cease to be eligible for allocation and distribution, such party's allocation of the funds shall remain in the Fund to be used by the Corporation. Both parties acknowledge the SHIP enabling legislation, the rules

promulgated to implement same, and that the Statute and the rules are incorporated herein as if they were reprinted.

IN WITNESS THEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized officials.

DATED: April 27, 2010

  
ATTEST:  
DWIGHT E. BROCK, CLERK  
*Dwight E. Brock*  
By: *Dwight E. Brock*  
Dwight E. Brock, Clerk

BOARD OF COUNTY COMMISSIONERS  
OF COLLIER COUNTY, FLORIDA

By: *Fred W. Coyle*  
Fred W. Coyle, Chairman

Approved as to form and  
legal sufficiency:

*Colleen M. Greene*  
for Colleen M. Greene  
Assistant County Attorney

DATED: 6-24-10

CITY OF NAPLES, a Municipal  
Corporation

ATTEST:

*Jessica R. Rosenburg*  
By: Jessica R. Rosenburg, Deputy, City Clerk

By: *Bill Barnett*  
Bill Barnett, Mayor

Approved as to form and legal  
sufficiency:

*Robert D. Pritt*  
Robert D. Pritt, City Attorney

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COLLIER COUNTY

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This agreement, made and entered into this 19<sup>th</sup> day of July, 1994, by and between the Board of County Commissioners of Collier County, Florida, hereinafter called the "County", and the Mayor and City Council of the City of Naples, Florida, hereinafter called the "City", is to ensure coordination between the County and the City regarding the development of affordable housing in the urban area.

WHEREAS,

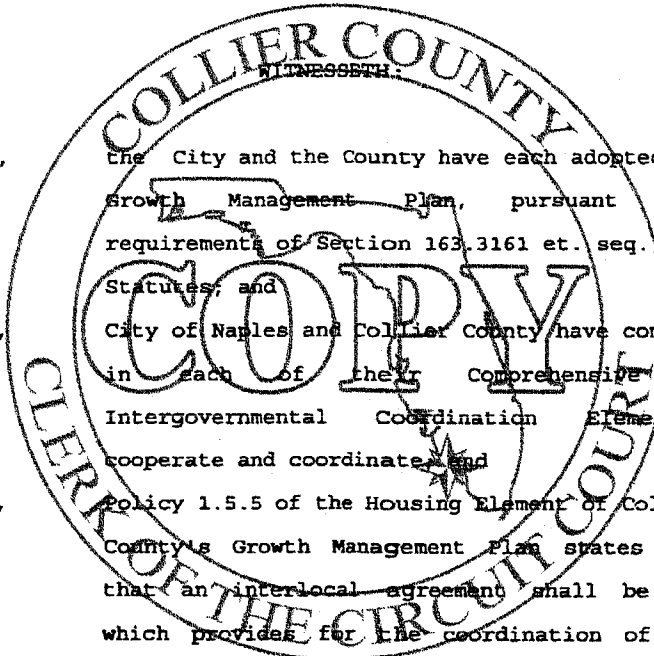
the City and the County have each adopted a Growth Management Plan, pursuant to the requirements of Section 163.3161 et. seq. Florida Statutes; and

WHEREAS,

City of Naples and Collier County have committed in each of their Comprehensive Plan's Intergovernmental Coordination Elements to cooperate and coordinate and

WHEREAS,

Policy 1.5.5 of the Housing Element of Collier County's Growth Management Plan states in part that an interlocal agreement shall be adopted which provides for the coordination of efforts between the jurisdictions to improve and develop housing opportunities for LMI (low, moderate income) residents; and



RETURN TO CLERK  
TO BOARD - 8406



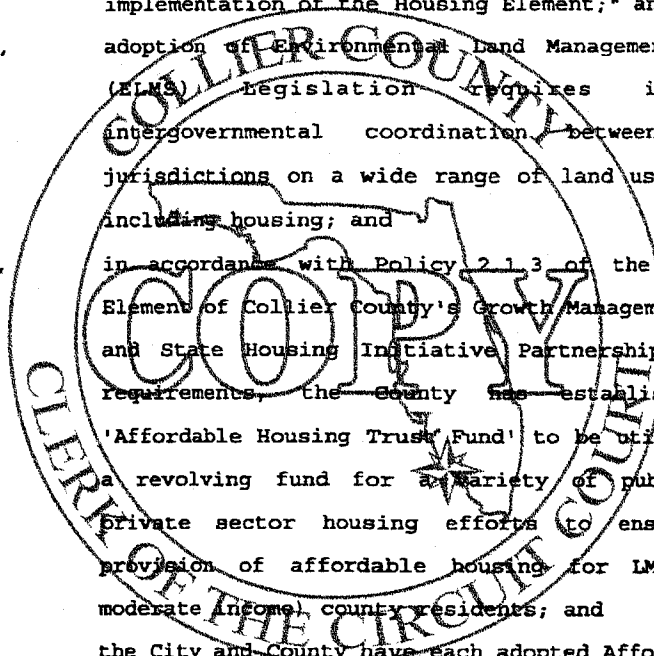
WHEREAS, Policy 2-4 of the Housing Element of the City of Naples' Comprehensive Plan states "coordinate and cooperate with Collier County in seeking sites and funding for low and moderate income housing, mobile home areas and relocation housing;" and

WHEREAS, Objective 5 of the Housing Element of the City of Naples' Comprehensive Plan states "coordinate housing programs with other government jurisdictions and the private sector for the implementation of the Housing Element;" and

WHEREAS, adoption of Environmental Land Management Study (ELMS) legislation requires improved intergovernmental coordination between local jurisdictions on a wide range of land use issues including housing; and

WHEREAS, in accordance with Policy 2.1.3 of the Housing Element of Collier County's Growth Management Plan and State Housing Initiative Partnership (SHIP) requirements, the County has established an 'Affordable Housing Trust Fund' to be utilized as a revolving fund for a variety of public and private sector housing efforts to ensure the provision of affordable housing for LMI (low, moderate income) county residents; and

WHEREAS, the City and County have each adopted Affordable Housing Development Standards; and



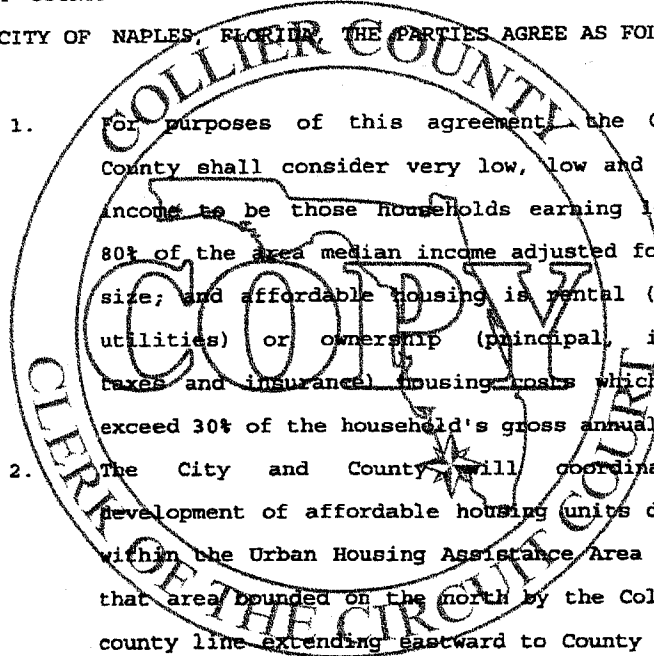
WHEREAS, affordable housing located within the City of Naples and the urban area of Collier County mutually benefits the citizens of both jurisdictions; and

WHEREAS, intergovernmental coordination and cooperation will encourage the development of affordable housing;

NOW, THEREFORE, IN RECOGNITION OF THE APPROVAL GRANTED BY THE BOARD OF COUNTY COMMISSIONERS OF COLLIER COUNTY AND THE COUNCIL OF THE CITY OF NAPLES, FLORIDA, THE PARTIES AGREE AS FOLLOWS:

SECTION 1. For purposes of this agreement, the City and County shall consider very low, low and moderate income to be those households earning less than 80% of the area median income adjusted for family size; and affordable housing is rental (rent and utilities) or ownership (principal, interest, taxes and insurance) housing costs which do not exceed 30% of the household's gross annual income.

SECTION 2. The City and County will coordinate the development of affordable housing units developed within the Urban Housing Assistance Area which is that area bounded on the north by the Collier-Lee county line extending eastward to County Road 951 and more specifically including the City of Naples and the following Collier County Planning



Communities: North Naples, Central Naples, Golden Gate, East Naples, South Naples, Marco and the Urban Estates as shown in Map Exhibit "A" and;

SECTION 3. The City and County agree to set a joint goal of permitting a minimum of 500 affordable dwelling units for rent or ownership during each calendar year. These units would be those permitted within the area described in Section 2. and Map Exhibit "A"; and would be available to very low, low and moderate income households at a rent or sales price which does not exceed the affordability limits defined in Section 1, and for the purposes of this agreement, permitting shall be defined as the issuance of a building permit.

SECTION 4. City and County staff will provide an annual report to the Board of County Commissioners and City Council by March 31st of each year which will identify the number of affordable rental and ownership units permitted during the preceding calendar year.

SECTION 5. The City of Naples agrees to waive impact fees for all affordable housing projects in the City limits. City parks and recreation, fire, police and general government impact fee ordinances provide for the waiver of impact fees for affordable housing developments. Any future City impact fees shall be waived if so provided by the

impact fee ordinance. The City agrees to waive City administrative planning review fees and building permit fees for projects meeting the affordable housing standards of Section 110-83 of the Code of Ordinances of the City of Naples.

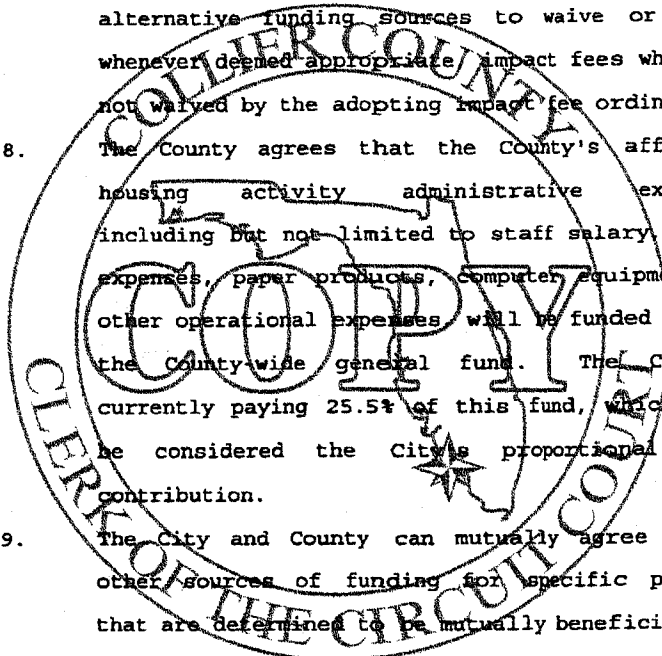
SECTION 6. The County agrees to waive or defer impact fees for affordable housing as provided for in each County impact fee ordinance.

SECTION 7. For the development of affordable housing projects, the County and City agree to utilize alternative funding sources to waive or defer, whenever deemed appropriate, impact fees which are not waived by the adopting impact fee ordinances.

SECTION 8. The County agrees that the County's affordable housing activity administrative expenses, including but not limited to staff salary, travel expenses, paper products, computer equipment and other operational expenses will be funded through the County-wide general fund. The City is currently paying 25.5% of this fund, which shall be considered the City's proportional share contribution.

SECTION 9. The City and County can mutually agree to use other sources of funding for specific projects that are determined to be mutually beneficial.

SECTION 10. Within one year from the date of the adoption of this Interlocal Agreement, the City and County



will have adopted revisions to their respective Housing Elements in their Growth Management Plans. These revisions will direct the City and County to establish additional mechanisms for coordinating housing efforts in the urban area.

SECTION 11. By January 1996, or whenever Collier County is designated an entitlement county by the U.S. Department of Housing and Urban Development, or whichever occurs first, the County will adopt a five-year Comprehensive Housing Affordability Strategy (CHAS) which will be compatible with the City's five-year CHAS.

SECTION 12. The County agrees to encourage projects utilizing density bonuses, in accordance with the Affordable Housing Density Bonus Ordinance No. 90-89, to develop within the urban area which is bounded on the north by the Collier-Lee County line and includes the City of Naples, and the County Planning Communities of North Naples, Central Naples, Golden Gate, East Naples, South Naples, Marco and the Urban Estates as shown in Map Exhibit "A".

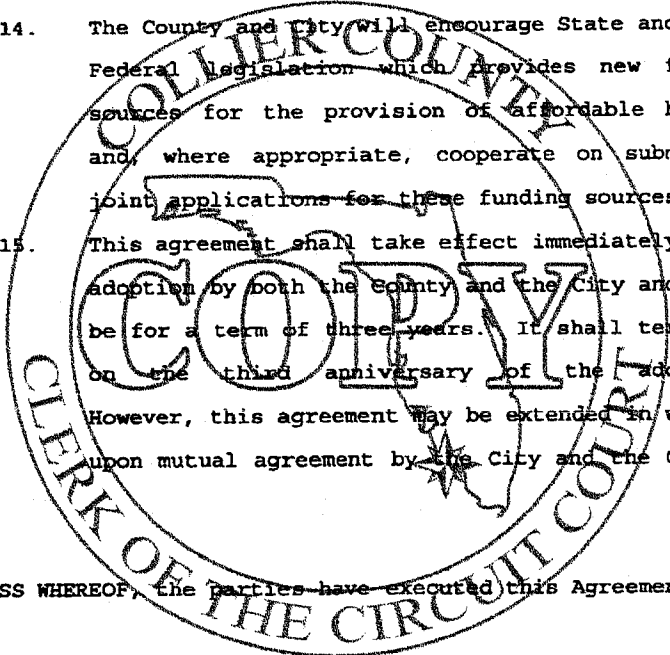
SECTION 13. The County has developed an Affordable Housing Trust Fund as required by the Collier County Comprehensive Plan and the State Housing Initiatives Partnership program. This trust fund

includes, but shall not be limited to, City and County SHIP funds which can be used to: (1)waive or defer County road impact fees and other similar County and City impact fees; (2)financially assist in the cost of the construction of affordable housing, including but not limited to land cost and infrastructure costs; (3)provide first time homebuyer's downpayment and closing costs assistance; or (4)other programs adopted by the Board of County Commission or City Council.

SECTION 14. The County and City will encourage State and Federal legislation which provides new funding sources for the provision of affordable housing and, where appropriate, cooperate on submitting joint applications for these funding sources.

SECTION 15. This agreement shall take effect immediately upon adoption by both the County and the City and shall be for a term of three years. It shall terminate on the third anniversary of the adoption. However, this agreement may be extended in writing upon mutual agreement by the City and the County.

IN WITNESS WHEREOF, the parties have executed this Agreement



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on the date and year first above written.

DATED: July 19, 1994 BOARD OF COUNTY COMMISSIONERS  
ATTEST: COLLIER COUNTY, FLORIDA

DWIGHT E. BROCK, Clerk

By: Ellie [Signature] BY:

[Signature]  
Timothy J. Constantine, Chairman

Approved as to form and  
legal sufficiency

[Signature]  
Heidi F. Ashton  
Assistant County Attorney

DATED: 7/20/94  
ATTEST:

[Signature]  
Janet Cason, City Clerk

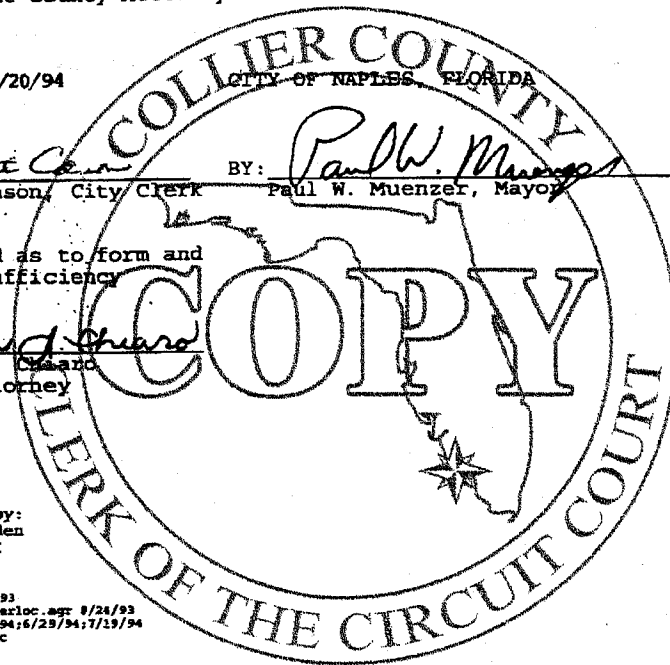
CITY OF NAPLES, FLORIDA  
BY: [Signature]  
Paul W. Muenzer, Mayor

Approved as to form and  
legal sufficiency

[Signature]  
Maria J. Cason  
City Attorney

Prepared by:  
Susan Golden  
Planner II

7/26/91  
revised: 2/8/93  
k:\afford\interloc.sgr 8/28/93  
revised: 5/3/94;6/29/94;7/19/94  
p:\hangila.doc

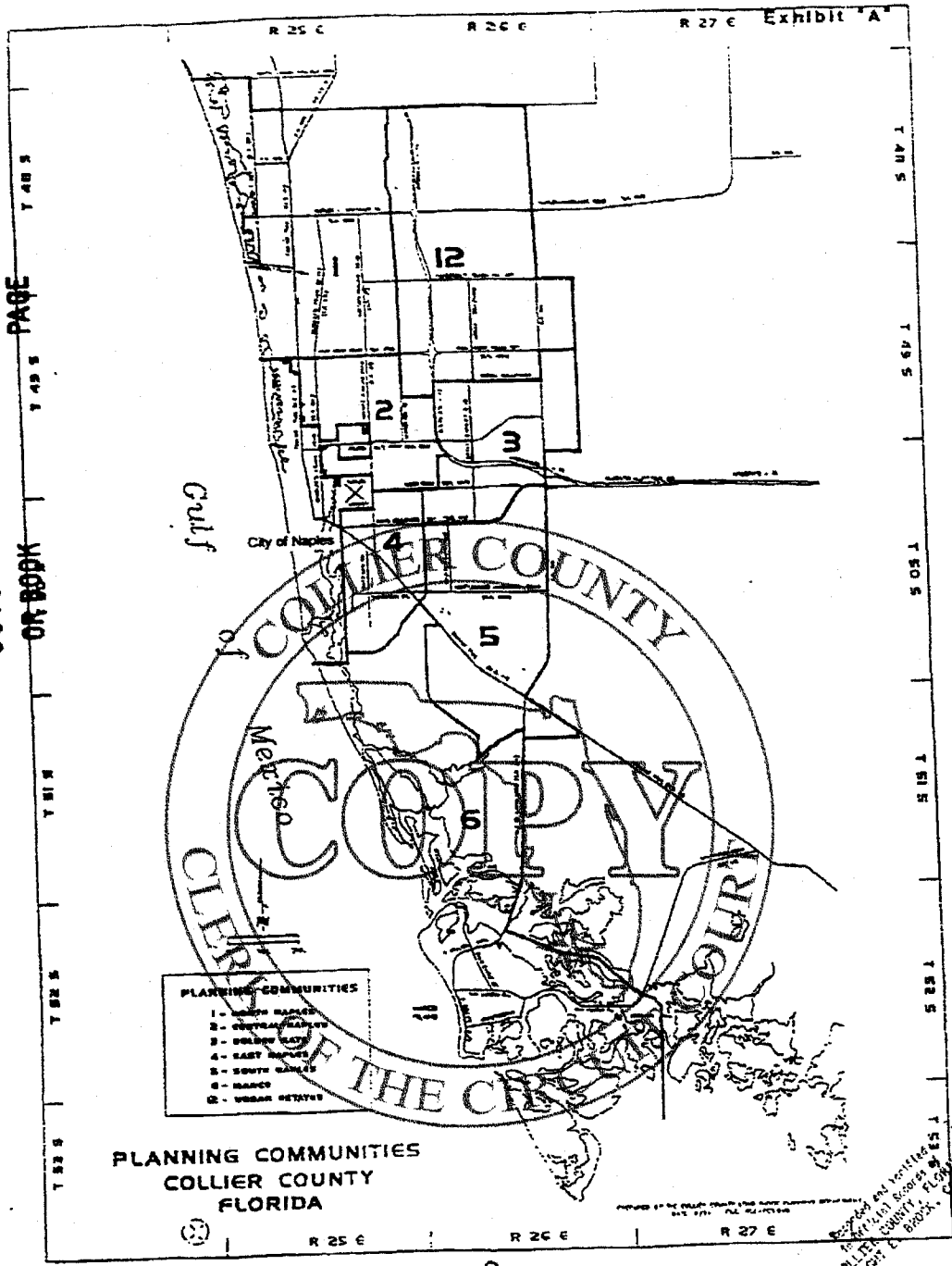


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**PLANNING COMMUNITIES  
COLLIER COUNTY  
FLORIDA**

- PLANNING COMMUNITIES**
- 1 - NORTH BAYVIEW
  - 2 - CENTRAL BAYVIEW
  - 3 - BAYVIEW EAST
  - 4 - EAST BAYVIEW
  - 5 - SOUTH BAYVIEW
  - 6 - HANCOCK
  - 12 - URBAN RETIRED

Approved and verified by  
 the Florida State Board of  
 Collier County, Florida  
 District 1, Brock, Clerk

9

Collier County  
Housing and Human Services Department

State Housing Initiatives Partnership Program  
FY2010/2011; FY2011/2012; FY2012/2013

SUBORDINATION POLICY

Collier County State Housing Initiatives Partnership Program (SHIP) assistance is provided in the form of a zero-percent, fifteen year deferred payment loan. Payment in full is due upon sale if sold within the fifteen year term. If sold after the fifteen year term, no repayment is required. As long as the recipient continues to own the assisted property during the term of the mortgage, then the loan will not have to be repaid.

Requests for subordination must be approved in advance and in writing by the Housing and Human Services Department ("Department"). We may consider subordinating our loan if the following factors are present:

1. The proposed transaction is a rate and term refinance (less than \$500.00 to borrower at closing). Cash-out transactions will be not considered for subordination; and
2. The new interest rate is a least one percent less than the current interest rate; and
3. The new principal and interest payment is lower than the current payment; and
4. The proposed transaction only includes the current first mortgage payoff and reasonable closing costs; and
5. Closing costs are reasonable as determined by the Department; and
6. There are, and will be, no other liens against the subject property; and
7. The proposed transaction does not include a prepayment penalty.

In order to determine if a recipient may qualify for subordination the Department will require the following documents:

1. Signed and executed Good Faith Estimate and Truth in Lending statement; and
2. Signed and executed mortgage application; and
3. Subordination Request Analysis form (attached).

Following initial review, the Department will advise in writing if we will consider subordinating the deferred payment loan. However, the following documents will be required prior to releasing the subordination agreement:

1. Signed final HUD-1 Settlement Statement; and
2. Copy of title commitment; and
3. Name, phone number and email address of closing agent.

If approved, the Department will prepare the Subordination Agreement. If we are unable to approve the request, a payoff letter will be issued.

Collier County  
Housing and Human Services Department

State Housing Initiatives Partnership Program  
FY2010/2011; FY2011/2012; FY2012/2013

SUBORDINATION REQUEST ANALYSIS

Recipient(s) name: \_\_\_\_\_

Recipient(s) address: \_\_\_\_\_

\_\_\_\_\_

Transaction is a  loan modification  rate and term refinance\*  Other (Specify) \_\_\_\_\_

*\*Cash out transactions will not be considered*

Current First Mortgage Information

Lender: \_\_\_\_\_

Principal Balance: \_\_\_\_\_

Interest Rate: \_\_\_\_\_

Term: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

New First Mortgage Information

Lender: \_\_\_\_\_

Principal Balance: \_\_\_\_\_

Interest Rate: \_\_\_\_\_

Term: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

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OFFICE USE ONLY

APPROVED – PREPARE SUBORDINATION

DENIED – PREPARE PAYOFF

\_\_\_\_\_  
Frank Ramsey – Housing Manager

\_\_\_\_\_  
Date