



**CITY OF JACKSONVILLE/DUVAL COUNTY
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

FOR FISCAL YEARS

2009 – 2010

2010 – 2011

2011 – 2012

I. PROGRAM DESCRIPTION:

A. Name of the Participating Local Government and Interlocal if Applicable
City of Jacksonville/Duval County – Consolidated Government

Interlocal: Yes _____ No X

Name of Participating Local Government(s) in the Interlocal Agreement:
N/A

B. Purpose of the Program

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate-income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal Years Covered by the Plan

X 2009 – 2010

X 2010 – 2011

X 2011 – 2012

D. Governance

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. In addition, pursuant to §420.907 et seq., Florida Statutes, Chapter 67-37, Florida Administrative Code and Chapter 555, Ordinance Code of the City of Jacksonville, the Housing And Neighborhoods Department, has been established as the housing agency for the City of Jacksonville/Duval County for the State Housing Initiative Partnership (SHIP) funds.

E. Local Housing Partnership

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low to moderate income persons and community groups.

F. Leveraging

The Plan is intended to increase the availability of affordable housing 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 private funding sources and other Florida Housing Finance Corporation programs and to

provide local match to obtain federal housing funds. SHIP funds are highly leveraged in order to reduce the cost of housing. For example, first mortgage funding is provided by local lenders, with SHIP funds being utilized in a blended mortgage product resulting in lower interest rates. The owner-occupied rehabilitation program is also coordinated with other forms of public funds, such as CDBG, HOME and WAP, to provide for the extensive repair needs of Jacksonville's older housing stock. Also, local SHIP funds have been used as match for state and federal housing dollars for multi-family developments and for providing housing to special needs and homeless populations. Finally, sub-recipient agencies that serve as point of contact for the utility and rental deposit program utilize FEMA funds as well as local fundraising to enhance the pool of funds available for emergency rental assistance.

G. Public Input

Public Input was solicited through face-to-face meetings with housing providers, social service providers, 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 City of Jacksonville, Duval County – Housing And Neighborhoods Department shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination

In accordance with the provisions of ss. 760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, family status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling

Support Services are coordinated by the Housing and Neighborhoods Department, a City agency, bringing together all segments of the affordable housing community. The Jacksonville Housing & Community Development Commission (JHCDC) provides affordable housing services and funding to non-profit housing providers and is the lead agency responsible for coordination of housing services throughout the Consolidated City of Jacksonville. Available support services may include but are not limited to: Owner-occupied Housing Rehabilitation, Down payment Assistance, Homeownership Counseling (Pre and Post), Emergency Rental Assistance, Development Subsidy, Credit Counseling, Foreclosure Prevention and Fair Housing Counseling.

K. Purchase Price Limits

Purchase Price Limits: The purchase price limits are updated annually in accordance with Section 420.9075 (4)(c), F.S.. For acquisition activities, the purchase price of a newly constructed or existing home may not exceed the limit established by the Florida Housing Finance Corporation. All properties to be assisted by SHIP dollars must be located in Duval County. The sales price or value of a 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 that may be 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:

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> | Independent Study |
| <input checked="" type="checkbox"/> | U.S. Treasury Department (2007-26 as amended from time to time) |
| <input type="checkbox"/> | Local HFA Numbers |

L. Income Limits, Rent Limits, Affordability and Special Provisions

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 Section 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.

In addition, the income and rent limits used in the SHIP program allow for special provisions for Essential Services Personnel. Essential Services Personnel means persons in need of affordable housing who are employed in occupations or professions in which they are considered essential services personnel, which may include but is not limited to teachers, police officers, firefighters, health care workers, and emergency services personnel, and whose total annual gross household incomes do not exceed 140% of area median income.

M. Welfare Transition Program

Should an eligible sponsor be used, the City of Jacksonville, Duval County, Florida 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 Wages and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal

In the case of rental housing, the staff of the Housing And Neighborhoods Department has administrative authority for implementing the local housing assistance plan. Assisted 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 finance 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 15 years or the term of assistance which ever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget

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

The City of Jacksonville/Duval County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

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

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

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

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and

eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The City of Jacksonville/Duval County has adopted the above findings in the attached resolution, Exhibit F.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the City of Jacksonville/Duval 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

In accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS, Essential Service Personnel means persons in need of affordable housing who are employed in occupations or professions in which they are considered essential services personnel, which may include but is not limited to teachers, police officers, firefighters, health care workers, and emergency services personnel, and whose total annual gross household incomes do not exceed 140% of area median income.

R. Homeownership Counseling

Funding will be provided to nonprofit organizations for the purpose of maintaining an ongoing home buyers' credit counseling program to provide more home buyers access to mortgage credit. Households under this strategy will be selected on a first come, first served basis. SHIP funds will be provided as a grant. Families with credit and/or budgetary problems will receive extended training and assistance to ready them for the home buying process.

Eligible sponsors will be selected utilizing the selection criteria as approved by the local government such as included in the attached Scoring Matrix, which may be updated from time to time. SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

II. LHAP HOUSING STRATEGIES

A. Owner Occupied Rehabilitation

1. Summary of Strategy: Funds will be provided for repairs and rehabilitation of substandard owner-occupied single-family units in accordance with the Housing Rehabilitation Program Policies and Procedures. It is the intent of this activity to emphasize the upgrading of

very low, and low-income homeowner conditions by increasing the funds available for rehabilitation of deteriorated homes (If funds are available, moderate income households will be served). Repairs determined by the Housing And Neighborhoods Department staff working the Municipal Code Compliance Division may be given priority and may be addressed first and treated as Emergency Repairs. Emergency Repairs may include roof repairs, dangerous electrical conditions, lack of adequate water or sewer to the home and handicapped accessibility, or other conditions, which could be dangerous to the occupant if left uncorrected. The combined total amount of repairs per unit, including funds spent to correct the emergent situation may not exceed \$55,000.00. Contracts exceeding \$45,000 up to \$55,000 shall be reviewed by the Housing and Neighborhoods Department prior to beginning rehabilitation to insure that the rehab project is feasible. Feasibility will be based on the property being able to be meet code after rehabilitation.

2. **Fiscal Years Covered:** 2009 - 2010; 2010 – 2011; 2011 – 2012.
3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy and will be selected on a first come, first served basis. Persons assisted by projects intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless shall automatically be considered income eligible under HUD guidelines.
4. **Maximum Award Per Project:** The program provides moderate to substantial rehabilitation assistance on a first come, first served basis in accordance with the Homeowner Rehabilitation Waiting List to low and moderate-income homeowners in an amount not to exceed \$55,000.
5. **Terms, Recapture and Default:** For all homeowners receiving assistance, whose total household income is at or below 80% of the area median income, the total repair amount shall be a zero interest deferred loan. The term of each deferred loan is based on the amount of assistance received by the homeowner, as described in Matrix I.

MATRIX I

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 – \$14,999	5 Years
\$15,000 - \$40,000	10 Years
\$40,001 – Above	15 years

Applicants whose gross household income exceeds 80% of the median income as listed below **WILL NOT** be eligible to receive a total grant. These applicants may only apply for a \$1 for \$1 match in the form of a deferred payment loan from the Provider. Households with incomes between 81% - 120% of median income will receive a non-amortizing deferred loan for the term of 15 years; with the total balance due in full at the end of the lien period, upon sell, transfer of title, or if the homeowner

ceases to occupy the home as their primary residence. However, as an incentive to encourage repayment of the deferred payment loan, the homeowner receives a reduction in the total debt owed if they agree to pay in full as shown below in Matrix II:

Matrix II

Terms of the Lien	Amount Due	Amount Forgiven
Years 1 - 5	65%	35%
Years 6 -7	75%	25%
Years 8 - 9	85%	15%
Years 10 -15	100%	0%

A deferred payment loan shall be satisfied upon completion of the below mentioned terms provided the owner continues to occupy the homes as their principal residence. Repayment of the full amount shall become due if any of the following occurs within the deferred loan term:

- a) Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, or deed in lieu of foreclosure;
- b) Homeowner no longer occupies the unit as their principal residence;
- c) Refer to the Housing And Neighborhoods Department's Subordination Policy (Attachment A)

Please Note – An heir may assume the debt as long as said heir becomes the owner occupant and meets income guidelines.

- 6. **Recipient Selection Criteria:** Eligible households will be served on a first come first served based, with preference given first to applicants below 80% of median household income. Families with an annual household income above 120% of the median shall not be served under this strategy. Households receiving temporary emergency repairs that do not bring the property up to code will be allowed to receive additional funds at a future date to insure that the property meets local building code. Properties will only be granted funds to insure that the property meets local building code on a one-time basis.
- 7. **Sponsor Selection Criteria:** Eligible sponsors will be selected utilizing the selection criteria as approved by the local government utilizing scoring criteria such as included in the attached Scoring Matrix, which may be updated from time to time.
- 8. **Additional Information:** Funds allocated for this strategy may be leveraged with federal, state, and local CDBG, WAP, Private Funds, Donations, and Volunteer Labor and also used as a match for HOME.

B. Owner-Occupied Rehabilitation for Target Area Neighborhoods

1. **Summary of Strategy:** Funds will be provided for repairs and rehabilitation of substandard owner-occupied single-family units in accordance with the Housing Rehabilitation Program Policies and Procedures in designated target areas only. These areas include any neighborhood with an approved Neighborhood Action Plan, area designated for ash mitigation (Project New Ground) or Neighborhood Stabilization (NSP) target areas.

It is the intent of this activity to emphasize the upgrading of very low, and low-income homeowner conditions by increasing the funds available for renovation of deteriorated homes (If funds are available, moderate income households will be served). Repairs determined by the Housing and Neighborhoods Department staff working with the Municipal Code Compliance Division may be given priority and may be addressed first and treated as Emergency Repairs. Emergency Repairs may include roof repairs, dangerous electrical conditions, lack of adequate water or sewer to the home and handicapped accessibility, or other conditions, which could be dangerous to the occupant if left uncorrected. The combined total amount of repairs per unit, including funds spent to correct the emergent situation may not exceed \$55,000.00. Contracts exceeding \$45,000 up to \$55,000 shall be reviewed by the Housing and Neighborhoods Department prior to beginning rehabilitation to insure that the rehab project is feasible.

Rehabilitation associated with Project New Ground will be limited to façade repairs with a maximum award amount of \$25,000 in accord with the policies and procedures for the program. Feasibility will be based on the property being able to meet code after rehabilitation.

2. **Fiscal Years Covered:** 2009 - 2010; 2010 – 2011; 2011 – 2012.
3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy. Persons assisted by projects intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless shall automatically be considered income eligible under HUD guidelines.
4. **Maximum Award Per Project:** The program provides moderate to substantial rehabilitation assistance on a first come, first served basis to households in designated target area neighborhoods (those with neighborhood Action Plans) in accordance with the Homeowner Rehabilitation Waiting List to low and moderate-income homeowners in an amount not to exceed \$55,000. Rehabilitation associated with Project New Ground will be limited to façade repairs with a maximum

award amount of \$25,000 in accord with the policies and procedures for the program.

5. **Terms, Recapture and Default:** For all homeowners receiving assistance, whose total household income is at or below 80% of the area median income, the total repair amount shall be a zero interest deferred loan. The term of each deferred loan is based on the amount of assistance received by the homeowner, as described in Matrix I.

MATRIX I

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 – \$14,999	5 Years
\$15,000 - \$40,000	10 Years
\$40,001 – Above	15 years

Applicants whose gross household income exceeds 80% of the median income as listed below **WILL NOT** be eligible to receive a total grant. These applicants may only apply for a \$1 for \$1 match in the form of a deferred payment loan from the Provider. Households with incomes between 81% - 120% of median income will receive a non-amortizing deferred loan for the term of 15 years; with the total balance due in full at the end of the lien period, upon sell, transfer of title, or if the homeowner ceases to occupy the home as their primary residence. However, as an incentive to encourage repayment of the deferred payment loan, the homeowner receives a reduction in the total debt owed if they agree to pay in full as shown below in Matrix II:

Matrix II

Terms of the Lien	Amount Due	Amount Forgiven
Years 1 - 5	65%	35%
Years 6 -7	75%	25%
Years 8 - 9	85%	15%
Years 10 -15	100%	0%

A deferred payment loan shall be satisfied upon completion of the below mentioned terms provided the owner continues to occupy the homes as their principal residence. Repayment of the full amount shall become due if any of the following occurs within the deferred loan term:

- d) Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, or deed in lieu of foreclosure;
- e) Homeowner no longer occupies the unit as their principal residence;
- f) Refer to the Housing And Neighborhoods Department's Subordination Policy (Attachment A)

Please Note – An heir may assume the debt as long as said heir becomes the owner occupant and meets income guidelines.

- 6. **Recipient Selection Criteria:** Eligible households are those households in the designated target areas only and will be served on a first come first served based, with preference given first to applicants below 80% of median household income. Households receiving emergency repairs that do not bring the property up to code will be allowed to receive additional funds at a future date to insure that the property meets local building code. Properties will only be granted funds to insure that the property meets local building code on a one-time basis.
- 7. **Sponsor Selection Criteria:** Eligible sponsors will be selected utilizing the selection criteria as approved by the local government utilizing scoring criteria such as included in the attached Scoring Matrix, which may be updated from time to time.
- 8. **Additional Information:** Funds allocated for this strategy may be leveraged with federal, state, and local CDBG, WAP, Private Funds, Donations, and Volunteer Labor and also used as a match for HOME.

C. Construction Loan Fund for Single Family Homeownership

- 1. **Summary of Strategy:** Funds will be provided to non-profit developers for lot acquisition and construction financing for newly constructed or rehabilitated homes. In addition, the Construction Loan Fund for Single Family Homeownership also includes "Reconstruction" of homes on properties owned by low to moderate income families. The maximum per unit loan amount is 90% of the median area purchase price established by the U.S. Treasury Department as amended from time to time.
- 2. **Fiscal Years Covered:** 2009 – 2010; 2010 – 2011; 2011 – 2012.
- 3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy and will be selected on a first come, first served basis. Loans made to non-profit developers under the program guidelines must be paid off through the purchase by a homebuyer within 12 months of the initial disbursement of SHIP funds and before the end of the expiration of the non-profit developers award contract.

4. **Maximum Award:** The maximum per unit loan amount shall be 90% of the median area purchase price established by the U.S. Treasury Department as amended from time to time.
 5. **Terms, Recapture and Default:** Funds may be provided as a loan with an interest rate of 3% for non-profit developers. The principal and interest is due when the homebuyer secures permanent financing. For reconstruction, the City will hold a thirty (30) year, non-amortizing mortgage that accrues 0% interest. As long as the property is the primary residence there will be no cost to the homeowner, other than property taxes and homeowner's insurance. If the property is sold or title transferred before the end of the thirty year term the entire cost of the home must be repaid to the City. If the owner dies during the mortgage period the property may be conveyed to an immediate family member. Provided the family member occupy the home as their primary residence and meet certain income eligibility requirements, the new owner would have the option of re-paying the City in full or in equal monthly installments.
 6. **Recipient Selection Criteria:** Eligible persons on a first come first served basis. Reconstruction activities on a lot owned by a low to moderate income person will be allowed when it is determined, by the Housing and Neighborhoods Department, that rehabilitation under the Owner Occupied Rehabilitation Strategy is not feasible and as funding allows.
 7. **Sponsor Selection Criteria:** Eligible sponsors will be selected utilizing selection criteria as approved by the local government utilizing scoring criteria such as included in the attached Scoring Matrix, which may be updated from time to time.
 8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.
- D. **Down payment/Closing Costs Assistance with Principal Buy-Down**
1. **Summary of Strategy:** Funds will be provided to assist potential homebuyers with reducing the total cost of purchasing a home. Eligible costs include down payment and closing costs, including pre-paid, inspections, and other associated reasonable fees. Funds may also be used to buy down the principal. Eligible units may be newly constructed or existing units, which have had or will have repairs (minimum of \$100) within 12 months of closing. Evidence of repairs or rehabilitation must be adequately documented. First mortgage lending may be provided by approved institutional first mortgage lenders and approved mortgage companies. The maximum per unit award is \$20,000.00 based on the household income levels shown in Matrix II.

Matrix II

% of the MEDIAN INCOME	ASSISTANCE AVAILABLE COUNTY WIDE	ASSISTANCE AVAILABLE IN TARGETED AREAS
Below 59%	Up to \$15,000.00	Up to \$20,000.00

60% - 69%	Up to \$12,500.00	Up to \$17,500.00
70% - 120%	Up to \$10,000.00	Up to \$15,000.00

2. **Fiscal Years Covered:** 2009 – 2010; 2010 – 2011; 2011 – 2012.
3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy.
4. **Maximum Award Per Unit:** \$20,000.00
5. **Terms, Recapture and Default:** Assistance will be provided as a 0% interest loan and shall become due if any of the following occurs:
 - a) Homebuyer sells, transfers, or disposes of the property by any means, including bankruptcy, or deed in lieu of foreclosure;
 - b) Homebuyer no longer occupies the unit as their principal residence; the case of the demise of the applicant, a income eligible relative may be able to assume said Note and Mortgage
 - c) Refer to the Housing And Neighborhood Department's Subordination Policy (Attachment A)

Please Note – The subordinate mortgage lien, not to exceed third position, shall be in place in the full amount for 15 years for all income levels. If the property remains the primary residence for the 15-year term, the lien will be forgiven in full.

6. **Recipient Selection Criteria:** Funds are awarded on a first come – first served basis and homebuyers must successfully complete homebuyer counseling by Housing and Neighborhoods Department approved counseling agency. Applicants must contribute 1% of the sale price, or appraised value or \$500, whichever is lower.
7. **Sponsor Selection Criteria:** Eligible sponsors will be selected utilizing the selection criteria as approved by the local government utilizing scoring criteria such as included in the attached Scoring Matrix, which may be updated from time to time.
8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

E. Emergency Rental Security and Utility Deposit Assistance

1. **Summary of Strategy:** Funds will be provided to persons that are homeless or in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. Social service agencies and housing providers will serve as access points for persons needing assistance. Assistance is limited to a one time maximum award per household of up to \$1000.
2. **Fiscal Years Covered:** 2009 – 2010; 2010 – 2011; 2011 – 2012.
3. **Income Categories to be Served:** Households with annual income up to 80% of the median income are eligible for assistance under this strategy. Eligibility will be performed on an expedited basis and may include

alternative forms of documentation such as current pay stubs and benefit letters, as well as oral verifications of employment wages, other income, and assets.

4. **Maximum Award Per Unit:** \$1000.00
5. **Terms, Recapture and Default:** SHIP funds provided for this activity will be in the form of a grant and repayment is not required. Any funds returned by an entity must be recycled by the Sponsor agency for the activity.
6. **Recipient Selection Criteria:** Households with annual income up to 80% of median income are eligible for assistance under this strategy. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets.
7. **Sponsor Selection Criteria:** Eligible sponsors will be selected on a competitive basis utilizing the selection criteria as approved by the local government utilizing scoring criteria such as included in the attached Scoring Matrix, which may be updated from time to time.
8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

F. **Rental Rehabilitation**

1. **Summary of Strategy:** SHIP funds will be provided to for-profit and non-profit organizations for acquisition, construction and/or rehabilitation of rental housing projects to increase the supply of affordable rental units in Duval County. All assisted units will be monitored annually for tenant eligibility and unit affordability for a minimum period of 15 years. The Rental Rehabilitation Strategy also provides funds for transitional and permanent housing intended to serve special needs populations.
2. **Fiscal Years Covered:** 2009 – 2010; 2010 – 2011; 2011 – 2012
3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy and will be selected on a first come, first served basis.
4. **Maximum Award Per Unit:** The maximum per unit grant or loan amount shall be the lesser of \$130,000.00 or the maximum HOME subsidy limits based on bedroom size as amended from time to time.
5. **Terms, Recapture and Default:** SHIP funds will be provided as a 0% - 3% deferred payment loan under the following conditions:
 - a) The developer has projects that will not cash flow using a traditional loan format.
 - b) The developer has applied for Low Income Housing Tax Credits or other financing that requires a local contribution.
 - c) Rental projects offered for sale prior to the end of the affordability period shall give first right of refusal to another non-profit organization. In the event of default during the 15 year affordability period, the full remaining loan balance will be due.

- d) The objectives are to obtain the maximum leveraging of SHIP funds with the quickest return of principal and interest to the Jacksonville Housing Trust Fund for re-use.
- e) Loans are made as a 0% interest rate deferred payment loan provided that 50% of SHIP assisted units are set aside for tenants earning less than 80% of the median income. Developments which do not provide at least 50% of SHIP assisted units to persons at or below 80% of median will incur a 3% interest on the full amount of the loan. The loan term is 15 years and an amortization rate may be 40 years.

- 6. **Recipient Selection Criteria:** The development serves eligible persons earning up to 120% of the area median income on a first come first served basis and within the framework of Florida's Fair Housing Laws.
- 7. **Sponsor Selection Criteria:** Eligible sponsors will be selected utilizing the selection criteria as approved by the local government such as included in the attached Scoring Matrix, which may be updated from time to time.
- 8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

G. Development Subsidy

- 1. **Summary of Strategy:** The program is open to Community Housing Development Organizations (CHDO), as certified by the Housing and Neighborhoods Department, working as non-profit developers which meet the stated objectives in the request for proposals for this activity and that are interested in developing homeownership units in need of a subsidy for infill projects that may otherwise not be economically feasible. The program is for new construction and rehabilitation projects. The program provides gap financing in the form of a grant on projects that meet the program criteria. Non-profit developers may apply. The rehabilitation or new construction of homes must be sold to buyers who intend to use the homes as their primary residence and meet income guidelines. Funding for each project is determined by the gap or "need" demonstrated by the developer through the project budget. The project gap is the difference between the cost to construct (or rehab) the unit and the sales price that the market will bear to sell that unit. In addition to demonstrating a funding gap, the following items must be included with the application:
 - a) Evidence of site control and Alta Title Commitment.
 - b) Appraisal & HUD-1 for land.
 - c) Evidence of Proper Zoning and Future Land Use.
 - d) Evidence of site suitability (soil and environmental).
 - e) Architectural rendering of proposed home.

- f) Rehab/New Construction Agreement (contract/written proposal with job specifications).
- g) Building Permit or Completed Building Permit Application.
- h) Development Pro Forma.
- i) Evidence of Construction Financing.
- j) Appraisal for Developed Site.
- k) Survey for subject property.
- l) Evidence of General Liability Insurance (Site Specific)

2. **Fiscal Years Covered:** 2009-2010; 2010 – 2011; 2011 – 2012
3. **Income Categories to be Served:** Households with annual income up to 120% of median income are eligible for assistance under this strategy and will be selected on a first come first serve basis.
4. **Maximum Award Per Person:** The maximum per unit cost shall not exceed \$30,000.
5. **Terms, Recapture and Default:** Subsidy is structured as a grant to the CHDO; however, in the event the homebuyer does not utilize Down Payment Assistance using SHIP or HOME funds, a Deed Restriction must be executed by homebuyer to ensure affordability for the period of 15 years.
6. **Recipient Selection Criteria:** Eligible persons earning up to 120% of the area median income on a first come first served basis.
7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

H. Foreclosure Prevention

1. Summary of Strategy: Funds will be provided to assist qualified homeowners with retaining their home and preventing foreclosure action of the first mortgage. Applicants must be delinquent at least two full monthly mortgage payments and/or in receipt of a letter from the mortgager notifying the applicant of delinquency and/or intent to foreclose.

2. Fiscal Years Covered: 2009/2010, 2010/2011, 2011/2012

3. Income Categories to be served: Households with annual income up to 120% of median income are eligible for assistance under this strategy and will be selected on a first come, first served basis.

4. Maximum Award Per Project: \$8,500 toward eligible expenses. Eligible expenses include delinquent mortgage payments (principal, interest, taxes and

insurance), attorney's fees, late fees and other customary fees associated with delivery costs (but excluding brokerage fees).

5. Terms, Recapture and Default: All homeowners receiving assistance will be given a zero interest deferred loan where permissible by the first mortgage. The term of each deferred loan is based as described on the Matrix I.

MATRIX I

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 - \$8,500	5 Years

A deferred payment loan shall be satisfied upon completion of the above mentioned terms provided the owner continues to occupy the homes as their principal residence. Repayment of the full amount shall become due if any of the following occurs within the deferred loan term:

- a) Homeowner sells, transfers, or disposes of the property by any means, including bankruptcy, or deed in lieu of foreclosure;
- b) Homeowner no longer occupies the unit as their principal residence;
- c) Homeowner fails to meet any of the terms of the Housing And Neighborhood Department's Subordination Policy (Attachment A)
Please Note – An heir may assume the debt as long as said heir becomes the owner occupant and meets income guidelines.

6. Recipient Selection Criteria:

- This strategy is designed to assist individuals who have fully amortizing conventional mortgages; including but not limited to Rural Development, Federal Housing Administration and Veteran's Administration loans. No other mortgage products will be accepted.
- Eligible households will be served on a first come first served basis, with preference given first to applicants below 80% of median household income.
- Applicants may receive funding under this program only one time.
- Applicant's must attend and complete a Budget/Credit/Debt Reduction course through an approved counseling agency.
- Applicant must show their ability to keep the house out of default, must express their genuine desire to want to keep the house, must show they can make monthly mortgage payments and/or must show that they have made all reasonable efforts to correct their financial hardship.
- Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to the following eligible reasons:
 - Loss of employment or when hours have been reduced from full time to part-time.
 - Sudden medical expenses

- Divorce or separation
- Death in a family
- Unforeseen home repair bills.

7. Sponsor Selection Criteria: Eligible sponsors must be an approved Housing Counseling Agency as evidenced by the following criteria; which may be amended from time to time:

- Certified as a HUD Approved Counseling Agency
- Staff responsible for counseling is certified as a Housing Counselor by NFCC or NeighborWorks
- Staff responsible for counseling has been certified and served as practitioner for a minimum of one year
- Use of Nationally recognized standards and curriculum.

8. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

I. Disaster Recovery:

1. Summary of Strategy: The Disaster Strategy provides assistance to households following a natural disaster as declared by an Executive Order from 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:

(a) purchase of emergency supplies for eligible households to weatherproof damaged homes;

(b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;

(c) construction of wells or repair of existing wells where public water is not available;

(d) payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;

(e) security deposit, rental assistance for the duration of the term of the Executive Order from the Florida Office of the Governor for eligible recipients that have been displaced from their homes due to damage from the storm;

(f) other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

2. **Fiscal Years Covered:** 2009 – 2010; 2010 – 2011; 2011 – 2012
3. **Income Categories to be Served:** Households with annual income up to 120% of the median income are eligible for assistance under this strategy. Eligibility will be performed on an expedited basis and may include alternative forms of documentation such as current pay stubs and benefit letters, as well as oral verifications of employment wages, other income, assets and/or the Disaster Self Certification Form.
4. **Maximum Award Per Person:** \$10,000
5. **Terms, Recapture and Default:** SHIP funds provided for this activity will be in the form of a grant and repayment is not required.
6. **Recipient Selection Criteria:** Eligible households will be served on a first come first served basis, with preference given first to applicants below 80% of median household income.
7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

J. Florida Homebuyer Opportunity Program

1. **Summary of Strategy:** This strategy is designed in response to the legislative proviso requiring the SHIP local government to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through the First Time Homebuyer Credit. The state program shall be called the “Florida homebuyer Opportunity Program.”
2. **Fiscal Years Covered:** 2009 – 2010
3. **Income Categories to be Served:** Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.
4. **Maximum Award Per Unit:** Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
5. **Terms, Recapture and Default:** A homebuyer may fully repay the loan within 18 months or repay upon sale of said property. All funds repaid shall be considered as “program income” as defined in s. 420.9071(24).
6. **Recipient Selection Criteria:** Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 or joint-filing taxpayer households with is equal to that permitted by the American Recovery and Reinvestment Act of 2009.

III. **LHAP INCENTIVE STRATEGIES**

- A. Expedited Permitting:** Adopted One Stop Permitting Process for Affordable housing projects by Ordinance No. 93-2047-1194. Covers all fiscal years activities to present. The incentive is administered by the Development Management Group.
- B. Definition of Affordable Housing:** Adopted by Ordinance No. 93-2047-1194, amended 1998 to conform to Chapter 420.9071 Florida Statutes. Covers all fiscal years' activities to present.
- C. Affordable Housing and Infill Housing Incentives:** Adopted by Ordinance No. 93-2047-1194, Formal certification process has been made more informal to make fee waiver requests simple. Waivers of subdivision requirements have been granted. Density bonus provisions are available. The City's multi-family zoning categories allow high densities without waivers. Covers all fiscal years' activities to present. The incentive is administered by the Planning and Development Department of the City of Jacksonville.
- D. Regulatory Relief -** Adopted by Ordinance No. 93-2047-1194 and 91-655. Waivers are provided for a number of subdivision regulations and development standards, parking requirements, and density requirements. The City has not adopted impact fees. Covers all fiscal years activities to present. The incentive is administered by the Planning and Development Department of the City of Jacksonville.
- E. Inventory of Surplus City Property -** The City offers surplus land and housing to nonprofit organizations at no cost for development of affordable housing. Covers all fiscal years activities to present. The incentive is administered by the Housing and Neighborhoods Department and the City of Jacksonville Real Estate Department.
- F. Waiver of Tax and Nuisance Abatement Liens -** The City provides funds to pay liens on property, which is being developed or repaired as affordable units in designated residential, and infill areas. Covers all fiscal years' activities to present. The incentive is administered by the Housing and Neighborhoods Department and the City of Jacksonville Real Estate Department.
- G. Housing Concurrency Incentive -** Reservations of concurrency have been extended beyond normal timeframes in order to expedite affordable housing projects, and to minimize the costs to the project. Projects, which are undertaken within the boundaries of DRIs, are exempt from concurrency reviews. Covers all fiscal years activities to present.
- H. Ongoing Process of Review -** City Staff of the Planning and Development Department and the Subdivision and Regulatory Review Committee reviews, evaluates, and makes recommendations on all future ordinances, plans, regulations, policies, and procedures which have an impact on the provision of affordable housing. Covers all fiscal years activities to present.

EXHIBITS:

- A. Subordination Policy**

- B. Scoring Matrix**
- C. Timeline for Encumbrance and Expenditure**
- D. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year**
- E. Certification Page**
- F. Adopting Resolution (see Ordinance)**
- G. Program Information Sheet**
- H. Ordinance (2009-277-E)**
- I. Inter-local Agreement – N/A**
- J. Administrative Budget**

EXHIBIT

A

EXHIBIT A

SUBORDINATION POLICY

It is the general policy of the Housing and Neighborhoods Department not to subordinate the City's mortgage on the applicant's property interest to allow for additional debt or cash out refinances. However, subordinations will be considered under the following circumstances:

To refinance the applicant's existing first mortgage to a lower interest rate; or

To make needed repairs to the applicant's home, which if not corrected may pose a threat to the health and safety of the occupants; or for repairs that address code violations or incipient code violations. Only the cost of rehabilitation and applicable closing cost, with market interest rates and terms will be considered.

In order for the subordination request to be considered, the applicant must obtain an itemized, written proposal from a licensed general, residential or building contractor, who will perform the work that necessitates a loan and mortgage to which the JHCDC's mortgage will be subordinated. (No exceptions will be granted). The JHCDC maintains a list of approved licensed contractors that the applicant may utilize to obtain such a bid proposal, but the applicant is not required to use such contractors

To be considered for subordination, your lender's closing agent must fax the following documents to the JHCDC:

1. Good Faith estimate with new interest rate and terms
2. Title commitment
3. Preliminary HUD-1 (Settlement Statement)
4. A copy of the contractor's itemized, written proposal
5. A recent property appraisal (not older than six months)

Upon approval by the JHCDC staff, the mortgage subordination is prepared and forwarded to the City's Office of General Counsel. After General Counsel's review, the Subordination Agreement is forwarded to the Mayor for execution. It is then returned to General Counsel for their notary seal and then forwarded back to the JHCDC staff. At least three to four weeks must be allowed for processing of subordinations.

The Housing and Neighborhoods Department will not consider subordinating to any Reverse Mortgage products.

EXHIBIT

B

HOUSING and NEIGHBORHOODS DEPARTMENT Housing Services Division		Agency: Strategy:		
SCORING MATRIX		MAXIMUM POINTS	POINTS AWARDED	COMMENTS
A. PROJECT DESCRIPTION				
1	Project Description Clear description of project (including target population and specific activity proposed) Number of Persons to be Served and Start/End Dates Defined	10		
2	SMART Project goals and objectives are clearly defined, are S.M.A.R.T. (Specific, Measurable, Attainable, Relative and Timebound), and are outlined on our form	10		
3	Project Location (5 Bonus Points Available) City Council approved neighborhood action plan, Model block of neighborhood action plan, and/or Targeted neighborhood			
Total		20	0	
B. STATEMENT OF NEED				
1	Community Problem or Need Clearly stated, including urgency of meeting this need (10 pts) Statement supported with statistical documentation less than 2 years old (5 pts)	15		
Total		15	0	
C. BOARD AND STAFF CAPACITY				
1	Administrative and Organization Structure of Agency Organization is State corporation in good standing (Threshold Item) Organization in existence for more than two years Organizational Chart Resumes for all staff members associated with the proposed activity	5		
2	Board Members List of all board members Conflict of Interest Statement for each member Resume/BIO for each member Statement or evidence of board training and development Board Skills Checklist completed Board Resolution completed and signed Board General Liability Insurance (Threshold Item)	5		
3	Experience as it Relates to Current Project Request Agency and/or Staff certifications as it relates to proposed activity and copy of each	5		
Total		15	0	
D. PAST PERFORMANCE AND EXPERIENCE				
1	Past Performance Using HAND Resources Percentage of past funding expended? Have any funds been deobligated from your organization? If so, what fiscal year(s) (07/08; 06/07; 05/06; 04/05)?	5		
2	Complaints/Compliance Issues How many received? Resolved to COJ Satisfaction?	5		
3	Details of Past Program Years Results vs. Goals Narrative detailing prior housing experience and success with similar activities to include: Total number of single family projects developed to date Number of units/individuals served Type of units (Family, Elderly, Special Needs, etc.)	5		
Total		15	0	
E. FINANCIAL RECORDS				
1	Financials Most recent audit, financial statement, management letter and agency response (Threshold)	10		
2	Financial Review Favorable review of financials by HAND Finance Director	5		
Total		15	0	
F. LEVERAGING AND BUDGET				
1	Fiscal Planning Organization's operations and/or project budget projections (Threshold Item) Completed Sources and Uses Form with Letters of Commitment Feasibility of project based on funding request	10		
2	Leveraging of Operations and/or Project Funding Matching funds (.25 to 1 = 1pt; .5 to 1 = 2pts; .75 to 1 = 3pts; 1 to 1 = 4pts; 1.25 to 1 = 5pts) HAND funding represents what % of total project funding?	5		
3	Efficient Use of Funds Unit efficiency based on development subsidy requested per unit (\$30K and above= 1pt; \$15 - 30K = 2pts; \$10K - \$15K =3pts; \$5K - \$10K=4pts; \$0K-\$5K=5pts)	5		
Total		20	0	
TOTAL SCORE		100	0	

EXHIBIT

C

EXHIBIT

D

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART #2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010/2011

Name of Local Government:	City of Jacksonville/ Duval County										Available Funds:		Rehab/Repair		Without Construction		Total		New Plan:	
	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	SHIP Dollars	Max. SHIP Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage		Units
HOME OWNERSHIP																				
STRATEGIES (strategy title must be same as the title used in plan text.)																				
Owner Occupied Rehabilitation	60	\$55,000	35	\$55,000	13	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	62.81%	108	
Down Payment Assistance	15	\$20,000	25	\$17,500	29	\$17,500	\$586,250.00	\$15,000	\$15,000	\$15,000	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	12.40%	69	
Construction		\$247,500		\$247,500		\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	\$247,500	0.00%	0	
Development Subsidy		\$30,000		\$30,000		\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	0.00%	0	
Foreclosure Prevention	30	\$8,500	30	\$8,500	19	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	0.00%	0	
Disaster Mitigation		\$50,000		\$50,000		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	7.10%	79	
Owner Occ Rehabilitation (Target Neighborhoods)		\$55,000		\$55,000		\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	0.00%	0	
Subtotal 1 (Home Ownership)	105	\$3,555,000.00	90	\$3,312,500.00	61	\$3,312,500.00	\$586,250.00	\$945,000.00	\$945,000.00	\$945,000.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	82.31%	256	
RENTAL STRATEGIES																				
Emergency Rent and Utility Deposit	60	\$1,000	60	\$1,000		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	1.26%	120	
Rental Rehabilitation	1	\$130,000	2	\$130,000		\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	4.12%	3	
Subtotal 2 (Non-Home Ownership)	61	\$175,000.00	62	\$305,000.00	0	\$305,000.00	\$0.00	\$1,096.90	\$1,096.90	\$1,096.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0	
Administration Fees																				
Admin. From Program Income																				
Home Ownership Counseling																				
GRAND TOTAL	166	\$ 3,730,000.00	152	\$ 3,617,500.00	61	\$ 3,617,500.00	\$586,250.00	\$946,096.90	\$946,096.90	\$946,096.90	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	\$586,250.00	99.53%	379	
Add Subtotal 1 & 2, plus all Admin. & HO Counseling																				
Percentage Construction/Ref										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										
Maximum Allowable										79%										
Purchase Price:																				
Allocation Breakdown																				
Very-Low Income										Amount										
Low Income										\$3,730,000.00										
Moderate Income										39.4%										
TOTAL										\$3,617,500.00										
										38.3%										
										\$946,096.90										
										10.0%										
										\$8,293,596.90										
										87.7%										
New										Existing										
\$247,500										\$247,500										
Projected Program Income:										Max Amount Program Income For Admin:										
\$1,500,000.00										\$75,000.00										
Projected Recaptured Funds:																				
Distribution:										\$7,913,284.00										
Total Available Funds:										\$9,413,284.00										
										08-Feb-10										

Please check applicable box, & if Amendment, enter number

New Plan: Amendment: X

Fiscal Yr. Closeout: 2013

EXHIBIT

E

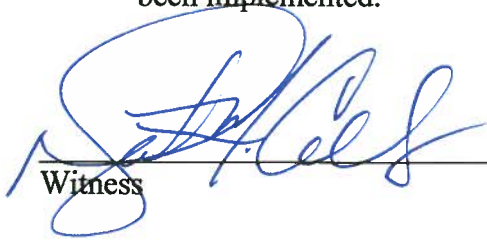
CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Name of Local Government: City of Jacksonville/ Duval 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 within 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.
- (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.

Page 2
Certification

- (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.



 Witness



 Chief Elected Official or designee

 Witness

Wight Greger, Director – Housing

 Type Name and Title

6.8.09

 Date

OR

 Attest:
 (Seal)

EXHIBIT

F

EXHIBIT

G

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: City of Jacksonville / Duval County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Mayor John Peyton

ADDRESS: 117 W. Duval Street Jacksonville FL 32202

SHIP ADMINISTRATOR: Dayatra M. Coles

ADDRESS: 214 N. Hogan Street, 8th Floor Jacksonville, FL 32202

TELEPHONE: (904) 255.8216 FAX: (904) 255-8209

EMAIL ADDRESS: dcoles@coj.net

ADDITIONAL SHIP CONTACTS: Wight Greger, Director

ADDRESS: 214 N. Hogan Street, 8th Floor Jacksonville, FL 32202

EMAIL ADDRESS: wgreger@coj.net

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

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: _____

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253

EXHIBIT

H

1 Introduced by the Council President at the request of the Mayor and
2 amended by the Finance Committee:
3

4 **ORDINANCE 2009-277-E**

5 AN ORDINANCE APPROVING AND ADOPTING THE
6 JACKSONVILLE/DUVAL COUNTY AFFORDABLE HOUSING
7 ASSISTANCE PROGRAM LOCAL HOUSING ASSISTANCE
8 PLAN FOR FISCAL YEARS 2009-2010, 2010-2011 AND
9 2011-2012 (THE "NEW PLAN"); PROVIDING FOR
10 PURPOSE; AUTHORIZING THE SUBMISSION OF THE NEW
11 PLAN TO THE FLORIDA HOUSING FINANCE
12 CORPORATION FOR ITS APPROVAL; AUTHORIZING ANY
13 FURTHER ACTION AND NON-SUBSTANTIVE AMENDMENTS
14 TO THE NEW PLAN NECESSARY OR APPROPRIATE TO
15 RECEIVE APPROVAL OF THE NEW PLAN FROM THE
16 FLORIDA HOUSING FINANCE CORPORATION; PROVIDING
17 FOR THE CARRYOVER OF FUNDS APPROPRIATED UNDER
18 THE JACKSONVILLE/DUVAL COUNTY AFFORDABLE
19 HOUSING ASSISTANCE PROGRAM LOCAL HOUSING
20 ASSISTANCE PLAN FOR FISCAL YEARS 2006-2007,
21 2007-2008 AND 2008-2009; PROVIDING AN
22 EFFECTIVE DATE.
23

24 **WHEREAS**, pursuant to Ordinance 2005-1061-E (and subsequent
25 amendments), the Council of the City of Jacksonville approved and
26 adopted the City of Jacksonville/Duval County Local Housing
27 Assistance Plan (LHAP) for fiscal years 2006-2007, 2007-2008 and
28 2008-2009 (the "Existing Plan");

29 **WHEREAS**, attached hereto as **Revised Exhibit 1** is the
30 Jacksonville Housing and Community Development Commission's (the
31 "Commission") plan titled "City of Jacksonville/Duval County Local

1 Housing Assistance Plan (LHAP)" for fiscal years 2009-2010, 2010-
2 2011 and 2011-2012 (the "New Plan"); and

3 **WHEREAS**, Pursuant to action taken at its regular meeting on
4 February 18, 2009 (a copy of its certified minutes is attached
5 hereto as **Exhibit 2**), the Commission desires (1) the approval and
6 adoption of the New Plan, (2) authorization to submit the New Plan
7 to the Florida Housing Finance Corporation ("FHFC"), (3)
8 authorization to take any further action and make any non-
9 substantive amendments to the New Plan necessary or appropriate to
10 receive approval of the New Plan from the FHFC, and (4) any funds
11 appropriated but not expended under the Existing Plan carryover as
12 appropriated funds from year to year under the New Plan; Now,
13 therefore,

14 **BE IT ORDAINED** by the Council of the City of Jacksonville:

15 **Section 1. Purpose.** The purpose of this ordinance is to
16 approve the New Plan implementing affordable housing programs, as
17 required for the City's receipt and distribution of State Housing
18 Initiatives Partnership ("SHIP") funds from the State of Florida
19 according to the requirements of law.

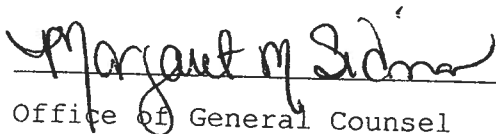
20 **Section 2. Approval and Adoption of New Plan.** The New
21 Plan is hereby approved and adopted.

22 **Section 3. Approval of Submission to FHFC, Further Action**
23 **and Non-Substantive Amendments.** The Commission is hereby
24 authorized to submit the New Plan to the FHFC and, without further
25 approval by the Council of the City of Jacksonville, to take any
26 further action and make any non-substantive amendments to the New
27 Plan (attached hereto as **Revised Exhibit 1**) as may be necessary or
28 desirable to receive approval of the New Plan by FHFC. Any such
29 amendments to the New Plan shall be promptly filed with the Office
30 of Legislative Services.

1 **Section 4. Carryover.** Upon expiration of the Existing
2 Plan, any funds appropriated but not expended under the Existing
3 Plan shall not lapse and shall carryover as appropriated funds from
4 year to year under the New Plan.

5 **Section 5. Effective Date.** This ordinance shall become
6 effective upon signature by the Mayor or upon becoming effective
7 without the Mayor's signature.

8
9 Form Approved:

10
11 
12 _____
13 Office of General Counsel

14 Legislation Prepared by: Karen M. Chastain

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EXHIBIT

I

EXHIBIT

J

Title: LHAP Template 2009

Exhibit J Admin Budget

No. 001

Fiscal Year 2009/2010		67-37.005(1), F.A.C.
Salaries and Benefits	\$	715,344.00
Office Supplies and Equipment	\$	5,000.00
Travel Perdiem Workshops, etc	\$	5,000.00
Advertising	\$	2,500.00
Other Expenses	\$	67,245.00
	\$	

Fiscal Year 2010/2011		
Salaries and Benefits	\$	736,804.32
Office Supplies and Equipment	\$	5,000.00
Travel Perdiem Workshops, etc	\$	5,000.00
Advertising	\$	2,500.00
Other Expenses	\$	45,784.68

Fiscal Year 2011/2012		
Salaries and Benefits	\$	758,908.45
Office Supplies and Equipment	\$	5,000.00
Travel Perdiem Workshops, etc	\$	5,000.00
Advertising	\$	2,500.00
Other Expenses	\$	23,680.55

Based on a distribution of

\$7,950,890.00