



City of Jacksonville / Duval County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018

Technical Revision February 2017

Table of Contents

Title	Page #:
Section I.	
General Program Description:	3 - 6
Section II.	
LHAP Strategies:	6 - 17
Section III.	
LHAP Incentive Strategies:	17 - 18
Section IV.	
Exhibits:	19
Exhibit A – Administrative Budget	20
Exhibit B – Timeline	21
Exhibit C – Housing Delivery Goals Chart	22 - 24
Exhibit D – Certification	25 - 26
Exhibit E – Resolution	27 - 28
Exhibit F – Program Information Sheet	29

I. General Program Description:

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

City of Jacksonville / Duval County, a consolidated government

Interlocal: Yes _____ No X

If "Yes", name of participating local government(s) in the Interlocal Agreement;

B. Purpose of the program:

Creation of the Plan is for the purpose of:

1. To meet the housing needs of the very low, low and moderate income households;
2. to expand production of and preserve affordable housing; and
3. to further the housing element of the local government comprehensive plan specific to affordable housing

C. Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.

Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

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

F. Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input:

Public Input was solicited through face-to-face meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan, any Notice of Funding Availability, and/or in conjunction with the Consolidated Plan.

H. Advertising and Outreach:

SHIP funding availability shall be advertised 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, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

K. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- U.S. Treasury Department
 Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:

Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, 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 and any 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 annually for no less than 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 line-item budget of proposed Administrative Expenditures is attached as Exhibit A.

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 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.”

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

P. **Program Administration:**

Administration of the local housing assistance plan will be wholly performed and maintained by the City of Jacksonville / Duval County.

Q. **Essential Service Personnel Definition (required):**

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. **Describe efforts to incorporate Green Building and Energy Saving products and processes (required):**

The City encourages, through our contracting and bidding processes, the incorporation of industry LEED innovative design techniques, green building principles, storm-resistant

construction, and/or other elements that reduce long-term costs relating to maintenance, utilities, or insurance into construction and rehabilitation projects for ongoing sustainability and affordability.

Section II. LHAP Strategies:

A.

Strategy Name : Purchase Assistance with Rehab	Code: 1
---	----------------

a. **Summary of the 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 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.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Households with annual income up to 140% of the Area Median Income

d. Maximum award: See Matrix Below

% of the MEDIAN INCOME	ASSISTANCE AVAILABLE COUNTY WIDE
Below 59%	Up to \$15,000.00
60% - 79%	Up to \$12,500.00
80% - 140%	Up to \$10,000.00

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default:

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 – \$14,999	5 Years
\$15,000	10 Years

Assistance will be provided as a 0% interest loan secured by a mortgage and note that shall be 100% forgiven upon the completion of the term unless 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; in the case of the demise of the applicant, a relative may be able to assume said Note and Mortgage upon verification of income eligibility and assumption of the Deed.

- f. Recipient Selection Criteria: Funds are awarded on a first qualified – first served basis and homebuyers must successfully complete homebuyer counseling by an approved Housing and Community Development Division counseling agency. Applicants must contribute \$500 towards the purchase.
- g. Sponsor Selection Criteria and duties, if applicable: Sponsors may be selected utilizing the prescribed Universal Application cycle of this jurisdiction.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

B.

Strategy Name : Rehabilitation	Code: 3
---------------------------------------	----------------

- a. Summary of the 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 Housing and Community Development Division 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 emergency situation and the project delivery costs may not exceed \$65,000.00. Contracts exceeding \$55,000 up to \$65,000 shall be reviewed by Housing and Community Development Division 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.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

- c. Income Categories to be served: Households with annual income up to 80% of median income are eligible for assistance under this strategy.
- d. Maximum award: \$65,000 (maximum \$55,000 in repairs and with a maximum of \$10,000 as project delivery. 16% of the rehab cost or \$10,000; whichever is the lesser amount, will be the maximum project delivery and added to the rehab cost for a total maximum award amount.)
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 – \$14,999	5 Years
\$15,000 - \$40,000	10 Years
\$40,001 – \$65,000	15 years

Assistance will be provided as a 0% interest loan secured by a recorded note and mortgage 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, an income eligible relative may be able to assume said Note and Mortgage.
- f. Recipient Selection Criteria:
Applicants will be selected on a first qualified, first served basis and through the use of a waiting list.
- g. Sponsor Selection Criteria and duties, if applicable: Sponsors may be selected utilizing the prescribed Universal Application cycle of this jurisdiction.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

C.

Strategy Name : Demolition/Reconstruction	Code: 4
--	----------------

- a. Summary of the Strategy:
Funds may be used for the redevelopment through demolition and reconstruction of affordable housing. Eligible units are those in which the cost to rehabilitate exceeds the maximum amount of \$65,000 of Strategy B, the unit still fails to meet the local building code, and/or the unit is located within a Target Area Revitalization

Strategy. Targeted Area Revitalization is any concentrated focus within an area being targeted as part of a federally funded program or community revitalization strategy. This strategy is for sub-standard owner-occupied single-family units.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:
Households with annual income up to 80% of median income are eligible for assistance under this strategy.
- d. Maximum award: \$200,000
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$55,000 – \$200,000	20 years

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, an income eligible relative may be able to assume said Note and Mortgage.
- f. Applicant Selection Criteria:
Applicants will be selected on a first qualified, first served basis and through the use of a waiting list within the Target Area Revitalization.
- g. Sponsor Selection Criteria and duties, if applicable: N/A.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

D.

Strategy Name : Disaster Repair/Mitigation	Code: 5
---	----------------

- a. Summary of the Strategy:
The Disaster Strategy provides assistance to households following a disaster as declared by an Executive Order from the President of the United States or Governor of the State of Florida. This strategy may be implemented in the event of a 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.

In addition, by order of the Mayor of Jacksonville, where dangerous electrical conditions exist, a lack of adequate water supply exists or a lack of sewer service to the home or other conditions which could be dangerous to the occupant if left uncorrected, funds that have not yet been encumbered or additional disaster funds issued by the City of Jacksonville to address the disaster.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:
Households with annual income up to 140% of the median income are eligible for assistance under this strategy.
- d. Maximum award: \$12,000
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.
SHIP funds provided for this activity will be in the form of a grant and repayment is not required.
- f. Recipient Selection Criteria:
Eligible households will be served on a first qualified first served basis, with preference given first to applicants below 80% of median household income.
- g. Sponsor Selection Criteria and duties, if applicable: N/A
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

Eligibility determination 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.

E.

Strategy Name : Foreclosure Prevention	Code: 7
---	----------------

- a. **Summary of the Strategy:**
Funds will be provided to assist qualified homeowners with retaining their home and preventing foreclosure action of the first or second mortgage, homeowners' association fees, and/or delinquent tax sales. Assistance may be coordinated through non-profit entities including Jacksonville Area Legal Aid or any other HUD certified housing agency.
- b. **Fiscal Years Covered:** 2015-2016, 2016-2017 and 2017-2018
- c. **Income Categories to be served:**
Households with annual income up to 140% of median income are eligible for assistance under this strategy and will be selected on a first qualified, first served basis; however, preference will be given first to applicants below 80% of median household income.
- d. **Maximum award:** \$8,500
- e. **Terms of the award:** Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

All homeowners receiving assistance will be given a 0% interest deferred loan where permissible by the first mortgage through terms as established within said mortgage and note. The term of each deferred loan is:

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

- f. **Recipient Selection Criteria:** This strategy is designed to assist individuals who are in default. Default means a claim by a mortgagee, or other lien holder, that the mortgagor has not complied with the terms of the mortgage on the property or other evidence of the debt referred to in the mortgage and thus subject to judicial foreclosure proceedings.

Eligible households will be served on a first-qualified, 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 and funding under this strategy cannot be used in conjunction with funding under the Florida Hardest Hit Program in order to eliminate any potential for duplication.

- Applicants must attend and complete a Budget/Credit/Debt Reduction course through an approved HUD Certified counseling agency.
 - Applicant must show their ability to keep the house out of default, must 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 (loss of household income)
 - Death in a family
 - Unforeseen home repair bills.
- g. Sponsor Selection Criteria and duties, if applicable:
Eligible sponsors must be an approved Housing Counseling Agency as evidence 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.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local and private funds.

F.

Strategy Name : New Construction or Rehabilitation	Code: 10/14
---	------------------------------

a. Summary of the Strategy:

The program is open to Community Housing Development Organizations (CHDO), as certified by the Housing and Community Development Division, 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 or rehabilitation of existing units.. The program provides gap financing in the form of a grant on projects that meet the program criteria. Only City of Jacksonville Certified CHDO developers may apply. The 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 the unit and the sales price that the market will bear to sell that unit.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served:

Households with annual income up to 140% of median income are eligible for assistance.

d. Maximum award: \$45,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

Award for the creation of an affordable housing unit purchased by an income eligible buyer using purchase assistance from Strategy A, will be in the form of a grant.

Award for the creation of an affordable housing unit with no purchase assistance from Strategy A to an income eligible buyer.

AMOUNT OF ASSISTANCE	TERM of FORGIVENESS
\$1 – \$14,999	5 Years
\$15,000 - \$40,000	10 Years
\$40,001 – \$45,000	15 years

Subsidy is structured as a deferred loan to the CHDO.

- f. Recipient Selection Criteria:
Eligible persons earning up to 140% of the area median income on a first qualified first served basis pending funding availability.
- g. Sponsor Selection Criteria and duties, if applicable: Community Housing Development Organizations must be in possession of their certification in accordance with the 24 CFR Part 92.
- h. Additional Information:
SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds.

G.

Strategy Name : New Construction or Rehabilitation - Rental	Code: 14
--	-----------------

- a. Summary of the Strategy:
SHIP funds may be provided to for-profit and non-profit organizations for acquisition and 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 New Construction or Rehabilitation Strategy also provides funds for transitional and permanent housing intended to serve special needs populations. Any rental development where the per unit amount is \$3,000 or less will not be subject to annual monitoring or determination of tenant eligibility requirement and will be in form of a grant.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:
Projects may assist persons up to 140% of the area median income.
- d. Maximum award: The maximum per unit loan shall be \$99,000.00, or the amount as determined by a subsidy layering review, or as awarded through a Procurement Action, or as a local government contribution to a State or Federally funded project.
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

SHIP funds will be provided as a 0% deferred payment loan under the following conditions:

- The developer has applied for Low Income Housing Tax Credits or other financing that requires a local contribution.
- 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 15-20 year affordability period, the full remaining loan balance will be due.
- 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.
- 50% of SHIP assisted units must be set aside for tenants earning less than 80% of the median income. Deferred payment loans are secured by a 0% interest rate Mortgage and Note for a term of fifteen (15) years for rehabilitation projects and twenty (20) years for new construction projects.

f. Recipient Selection Criteria:

Sponsors may be selected utilizing the prescribed Universal Application cycle of this jurisdiction, through a formal Request for Proposal, or in conjunction with a Target Revitalization strategy.

g. Sponsor Selection Criteria and duties, if applicable:

Eligible recipients must be certified Community Housing Development Organizations as defined and in accordance with the designation as cited within the HOME Investment Partnership program in 24 CFR Part 92, an established for-profit affordable housing provider (as determined by similar project within the preceding 12 months, or a social service community based not-for-profit with experience in acquisition and rehabilitation of rental housing).

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

H.

Strategy Name : Disaster Repair/Mitigation - Rental	Code: 16
--	-----------------

a. Summary of the Strategy:

The Disaster Strategy provides assistance to property owners of affordable rental housing following a disaster as declared by an Executive Order from the President of

the United States or Governor of the State of Florida. This strategy may be implemented in the event of a 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.

In addition, by order of the Mayor of Jacksonville, where dangerous electrical conditions exist, lack of adequate water supply or lack of sewer service to the home or other conditions which could be dangerous to the occupant if left uncorrected, funds that have not yet been encumbered or additional disaster funds issued by the City of Jacksonville may be allocated to address the situation.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served:

Households with annual income up to 140% 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.

d. Maximum award: \$12,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

SHIP funds provided for this activity will be in the form of a grant and repayment is not required.

- f. Recipient Selection Criteria:
Eligible households will be served on a first qualified first served basis, with preference given first to applicants below 80% of median household income.
- g. Recipient Selection Criteria and duties, if applicable: Eligible recipients will be property owners of income eligible housing units, units must meet the requirements of Chapter 553 of building code within an impacted area of the disaster.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local, private funds and volunteer labor.

I.

Strategy Name : Security and/or Utility Deposits - Rental	Code: 23
--	-----------------

- a. Summary of the 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 \$1200.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served:
Households with annual income up to 80% of the median income are eligible for assistance under this strategy. Eligibility determination 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.
- d. Maximum award:\$1,200
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), 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.
- f. 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.

g. Sponsor Selection Criteria and duties, if applicable:

Sponsors may be selected utilizing the prescribed Universal Application cycle of this jurisdiction.

h. Additional Information:

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

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Under the Planning and Development Department affordable housing projects are identified in order to expedite the permitting process.

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.

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.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Program Information Sheet.
- G. Ordinance: (If changed from the original creating ordinance).
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable.

Exhibit A : Administrative Budget

City of Jacksonville / Duval County

Fiscal Year: 2015-2016		
Estimated Allocation for Calculating:	\$	4,100,000.00
Salaries and Benefits	\$	402,000.00
Office Supplies and Equipment	\$	5,000.00
Travel Per diem Workshops, etc	\$	2,500.00
Advertising	\$	500.00
Other	\$	
Total	\$	410,000.00
		0.1
Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:	\$	4,100,000.00
Salaries and Benefits	\$	402,000.00
Office Supplies and Equipment	\$	5,000.00
Travel Per diem Workshops, etc	\$	2,500.00
Advertising	\$	500.00
Other	\$	
Total	\$	410,000.00
		0.1
Fiscal Year 2017-2018		
Estimated Allocation for Calculating:	\$	4,100,000.00
Salaries and Benefits	\$	402,000.00
Office Supplies and Equipment	\$	5,000.00
Travel Per diem Workshops, etc	\$	2,500.00
Advertising	\$	500.00
Other	\$	
Total	\$	410,000.00
		0.1

Exhibit B : Timeline

Exhibit C: Housing Delivery Goals Charts (2015-2016)

Exhibit C: Housing Delivery Goals Charts (2016-2017)

Exhibit C: Housing Delivery Goals Charts (2017-2018)

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART**

2017-2018

													Please check applicable box		
											New Plan:	<input checked="" type="checkbox"/>			
											Amendment:				
											Fiscal Yr. Closeout:				
Name of Local Government:													Estimated Funds:	\$4,100,000.00	
City of Jacksonville / Duval County															
Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A		C without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units
										New Construction SHIP Dollars	Rehab/Repair SHIP Dollars				
1	Purchase Assistance w/Rehab		\$15,000		\$12,500	50	\$10,000		\$500,000.00				\$500,000.00	12.20%	50
3	Rehabilitation	20	\$65,000	9	\$65,000				\$1,885,000.00				\$1,885,000.00	45.98%	29
4	Demolition/Reconstruction	2	\$200,000	1	\$200,000				\$500,000.00				\$500,000.00	12.20%	3
5	Disaster Repair/Mitigation	6	\$12,000	6	\$12,000	2	\$24,000		\$168,000.00				\$168,000.00	4.10%	14
7	Foreclosure Prevention		\$8,500		\$8,500		\$8,500						\$0.00	0.00%	0
10	New Construction		\$45,000		\$45,000		\$45,000						\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	28	\$1,872,000.00	16	\$857,000.00	52	\$524,000.00		\$3,053,000.00	\$0.00			\$3,053,000.00	74.46%	96
GRAND TOTAL															
Add Subtotals 1 & 2, plus all Adm		36	\$2,004,000.00	24	\$1,189,000.00	54	\$548,000.00		\$3,741,000.00	\$0.00			\$4,156,750.00	101.38%	114
Percentage Constr./Rehab:													91%		
Maximum Allowable Purchase Price:													New	Existing	
													\$247,500	\$247,500	
Allocation Breakdown															
Very-Low Income													\$115,000.00	Max Amount Program Income For Admil	\$5,750.00
Low Income													\$4,100,000.00	Projected Recaptured Funds:	
Moderate Income													\$4,215,000.00	Distribution:	
TOTAL													\$4,236,000.00	Total Available Funds:	
															103.3%

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

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

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.
- (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 has not been implemented.
(note: Miami Dade County will check "has")

Dusan Harnage
Witness

Dayatra M. Coles
Chief Elected Official or designee

Rob Mills
Witness

Dayatra M. Coles, SHIP Administrator
Type Name and Title

9.29.2015
Date

OR

Attest:
(Seal)

Exhibit E: Resolution

RESOLUTION #: 2015-322E Attached

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF JACKSONVILLE / DUVAL COUNTY (Local Government) 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 AND DIRECTING THE MAYOR 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 *section 420.9075, F.S.* 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% 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 Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Commission finds that it is in the best interest of the public for the City of Jacksonville / Duval County (local government) 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 _____ OF THE _____, FLORIDA that:

Section 1: The City Council (commission or council) of the City of Jacksonville / Duval County (local government) 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 2015-2016, 2016-2017, and 2017-2018.

Section 2: The Council President or Mayor Alvin Brown (Chairman or Mayor or designee), 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.

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

Chairman or Mayor or designee

(SEAL)

ATTEST:

City or County Clerk

1 Introduced by the Council President at the request of the Mayor and
2 amended twice by the Finance Committee:
3
4

5 **ORDINANCE 2015-322-E**

6 AN ORDINANCE APPROVING AND ADOPTING THE
7 JACKSONVILLE/DUVAL COUNTY AFFORDABLE HOUSING
8 ASSISTANCE PROGRAM LOCAL HOUSING ASSISTANCE
9 PLAN FOR FISCAL YEARS 2015-2016, 2016-2017,
10 AND 2017-2018 (THE "PLAN"); PROVIDING FOR
11 PURPOSE; PROVIDING FOR AN ANNUAL REPORT TO THE
12 FINANCE COMMITTEE ON OR BEFORE SEPTEMBER 30 OF
13 EACH YEAR; PROVIDING AN EFFECTIVE DATE.
14

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

16 **Section 1. Purpose.** The purpose of this ordinance is to
17 approve the Jacksonville/Duval County Affordable Housing Assistance
18 Program Local Housing Assistance Plan for fiscal years 2015-2016,
19 2016-2017, and 2017-2018 (the "Plan") implementing affordable
20 housing programs. The Plan is required by § 420.9075, Florida
21 Statutes, and by 67-37.005, Florida Administrative Code, for the
22 City's receipt and distribution of State Housing Initiatives
23 Partnership ("SHIP") funds from the State of Florida according to
24 the requirements of law and was approved by the Jacksonville
25 Housing and Community Development Commission (the "Commission") at
26 a special meeting on February 25, 2015. A copy of the certified
27 minutes of the February 25, 2015 meeting of the Commission is
28 attached hereto as Exhibit 1 and incorporated herein by this
29 reference.

30 **Section 2. Approval and adoption of Plan.** The Plan,

1 placed Second Revised On File with the Legislative Services
2 Division, is hereby approved and adopted.

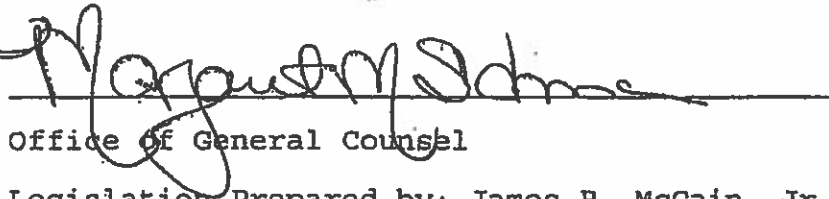
3 Section 3. Annual Report. The Division shall submit an
4 annual report to the Finance Committee of the Council on or before
5 September 30 of each year, which shall include at a minimum the
6 following information:

7 1. A status of SHIP program funds to include the amount
8 allocated, expended, encumbered and available, including any
9 associated expenditure deadline(s).

10 2. A list of any targeted areas, as proposed by the Division
11 and adopted by Council in its annual appropriation bill, which are
12 eligible for priority funding status. Targeted areas involve a
13 concentrated focus within an area being targeted as part of a
14 federally funded program or community revitalization area.

15 Section 4. Effective Date. This ordinance shall become
16 effective upon signature by the Mayor or upon becoming effective
17 without the Mayor's signature.

18
19 Form Approved:

20 
21 _____
22 Office of General Counsel

23 Legislation Prepared by: James R. McCain, Jr.


24 G:\SHARED\LEGIS.CC\2015\Ord\2015-322 08.11.15.doc

ORDINANCE 2015-322-E

CERTIFICATE OF AUTHENTICATION

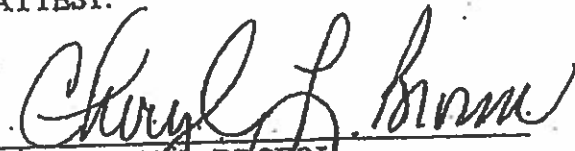
ENACTED BY THE COUNCIL

August 25, 2015



GREG ANDERSON
COUNCIL PRESIDENT

ATTEST:



DR. CHERYL L. BROWN
COUNCIL SECRETARY

APPROVED: AUG 27 2015



LENNY CURRY, MAYOR



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

PROGRAM INFORMATION SHEET

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

Local Government	City of Jacksonville / Duval County
Chief Elected Official	Mayor Lenny Curry
Address	117 W. Duval Street Jacksonville, FL 32202
SHIP Administrator	Dayatra M. Coles
Address	217 N. Hogan Street, 3 rd Floor Jacksonville, FL 32202
Telephone	904-255-8216
EMAIL	dcoles@coj.net
Alternate SHIP Contact	Laura Stagner-Crites
Telephone	904-255-8279
EMAIL	lstagner@coj.net
Local Government Employer Federal ID #	59-6000344
Other Information	N/A