

NAME OF LOCAL GOVERNMENT

Gilchrist County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2010/2011, 2011/2012, 2012/2013

April 3, 2010

April 29, 2010 approved date

August 05, 2010 revised date

August 16, 2010 approved date

1. PROGRAM DESCRIPTION:

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

Gilchrist County

Interlocal: Yes _____ No X

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

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 2010/2011

X 2011/2012

X 2012/2013

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.

Cities and Counties must be in compliance with these applicable statutes and rules.

E. **Local Housing Partnership:**

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

F. **Leveraging:**

The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and 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 and the Notice of Funding Availability.

H. Advertising and Outreach:

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination:

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

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but is not limited to:

Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation

K. Purchase Price Limits:

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 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- Independent Study (copy attached)
- U.S. Treasury Department
- Local HFA Numbers

The purchase price limit for new and existing homes are shown on the Housing Delivery Goals Charts and as follows;

New Homes: \$100,000.00

Existing Homes: \$100,000.00

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:

Should a eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

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

The 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. In accordance with Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, 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. 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 County has adopted the above findings in the attached resolution, Exhibit E.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the city/county. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

Q. Essential Service Personnel:

Define 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.

Teachers and educators; other school district, community college, and university employees; police and fire personnel; health care personnel; skilled building trades personnel; and other job categories as required by Section 420.9075(3)(a), F.S.

R. General Provisions: The following provisions will apply to all strategies unless indicated otherwise

1. Loan Review Committee: The County Commission may create a Loan Review Committee to review applicant requests and make recommendations to the Commission.

2. **Property must be located in Gilchrist County:** Property must be located within Gilchrist County to be eligible for SHIP assistance from the Gilchrist County SHIP Program.
3. **Applicant Contribution Requirements:** Recipients in the Very Low Income category are not required to make any contribution to the funds required at closing. Recipients in the Low Income Category are required to contribute \$500 of their own funds towards money due at closing. Applicants in the Moderate Income Category are required to contribute \$1,000 of their own funds towards money due at closing. Contribution requirements will apply to all strategies with the exception of Emergency Assistance and Disaster Mitigation.
4. **Income producing properties not eligible:** Residential properties used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income, or business income based on day care, personal services, retail services or the similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income-producing properties unless the office is regularly used to meet with customers within the property.
5. **Special needs waiting list:** In the event applicants must be placed on a waiting list due to funds availability constraints, priority will be given to special needs applicants and selection for both special needs and other applicants will be based on income certification date.
6. **Lifetime Limit:** Recipients who have previously applied for, and received, SHIP funds from Gilchrist County are only eligible to reapply if their previous award was less than the maximum award for their income level. In those instances, they may reapply, be recertified based on current income qualifications and may only receive an amount equal to the difference between what they are currently qualified to receive and what they have previously received. For example if an applicant was previously qualified for low income (\$29,000), received \$14,000 and later re-qualifies at the same low income level (\$29,000) the maximum award is \$15,000. Funds previously received under the Emergency strategy do not count towards this calculation.
7. **Liens:** Properties must be free of any government or tax liens to be eligible for SHIP funding.
8. **Applicant contributions defined:** Such contributions may include cash deposits paid under a purchase contract; typical closing cost expenses paid at or outside of closing; the cost of purchasing hazard insurance in instances where there is no existing insurance; and repairs or additions to the property required by SHIP and paid

for by the applicant provided repairs or additions are complete and receipts are provided. Payments for prior year's taxes, liens, repairs or improvements not required by SHIP or costs to cure existing title defects are excluded.

9. **Additional Property qualifications for Rehab/Emergency assistance:** Property taxes and mortgage payments must be current as evidenced by paid tax receipts and an estoppel letter from the mortgage holder.
10. **Mortgage maximums for build or purchase:** The total value of new or existing mortgage including the SHIP mortgage cannot exceed the total equal to the appraised value of the property plus approved closing costs. Approved closing costs are those costs that are normal and customary in closing a first or second real estate mortgage. This specifically excludes any costs associated with any debt consolidation, pay down of debt or any existing debt or judgments payoff other than an existing mortgage encumbering the property.
11. **Mortgage maximums for rehab:** The total of existing mortgage and the SHIP mortgage ~~shall not exceed 150% of assessed/appraised value which ever is greater.~~ cannot exceed \$100,000. In the case of no first mortgage the SHIP mortgage and the assessed or appraised value cannot exceed \$100,000. The definition of "sales price" and "value" as defined in FS 420.9071 will be used.
12. **SHIP mortgages must be in first or second position:** SHIP mortgages must either be in first or second position. SHIP mortgages may not be in positions inferior to second position even in instances of subordination.
13. **Use of SHIP fund at closing:** In purchase situations no funds from either the first mortgage or the SHIP mortgage may be used to consolidate debt, pay down debt or pay off existing debt or judgments other than an existing mortgage encumbering the property.
14. **Rehabilitation Assistance defined:** Rehabilitation may include but is not limited to insuring the structural and non-structural integrity of the home, allow the home to pass a Health and Safety Review, aiding in special need of a disabled applicant, and/or bring the home up to minimal building codes. The SHIP Administrator will perform a Health and Safety Review and will determine the need with the Board of County Commissioners having the final approval.
15. **Emergency Assistance defined:** Emergency Assistance may include but is not limited to insuring the structural and non-structural integrity of the home, allow the home to pass a Health and Safety Review, aiding in special needs of a disabled applicant, addressing well issues, septic issues, and/or bring the home up to minimal building codes. The SHIP Administrator will perform a Health and Safety Review to

determine the need with the Board of County Commissioners having final approval. This strategy will have a maximum Grant limit of \$5,000.

16. **Contractor information:** For strategies requiring new construction and any form of rehabilitation only state licensed contractors with proof of active status and insurance will be approved for contract work. Contractors are required to submit request of payment draws through the SHIP Administrators Office. The Administrator will review the draw schedule and contact the County's Building Inspector for progress status. The Administrator will prepare a draw request and forward it to the Escrow Company for payment.

S. **Subordination:** Request for subordination will be considered by the SHIP Administrator and Loan Review Committee on a case by case basis, with final approval reserved to the Board of County Commissioners, utilizing the following criteria;

1. Provided the current SHIP loan balance plus the new mortgage balance amount does not exceed eighty (80%) percent of the current appraised value; or
2. The subordination is necessary to secure funds for repairs/improvements of the home to protect the security interest of the County, or;
3. Providing the subordination will allow the current homeowner to reduce the indebtedness on the home.

LHAP HOUSING STRATEGIES:

A. **Name of the Strategy: Purchase with down payment, closing cost and rehabilitation assistance.**

- a. **Summary of the Strategy:** Assist applicants and co-applicants with the purchase in existing properties that need rehabilitation to meet minimum Section 8 health and safety standards and rectify code violations.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low and Moderate
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default.** Awards for Low, Very Low and Moderate applicants are provided in the form of a 10 year deferred payment no interest

first or second mortgage loan. As long as the recipient meets certain criteria, payments on the loan are deferred. The criteria for deferment include applicant's and co-applicant's name must be placed on the deed to the property at the time of closing; the applicant and or co-applicant must live in the property as a primary residence, property must be non-income producing, applicant and or co-applicant must maintain the property in good condition and maintain hazard insurance listing the County Commission as loss payee. If the applicant and co-applicant default, the entire remaining balance of the loan is immediately due and payable with interest on the unpaid balance accruing at ~~18%~~ 7% or prime plus 2% per annum, which ever is greater. This interest in not escrowed it will be assessed at the time of default. At the end of the 10 year deferred payment loan period the SHIP Administrator will satisfy the loan and have it recorded in the County's official records. The County has the right to randomly review the conditions of the home and shall work closely with the local Code Enforcement Officer.

- f. **Recipient Selection Criteria:** In addition to meeting income eligibility requirements, recipients must certain other criteria listed in section R under General Provisions.
- g. **Sponsor Selection Criteria, if applicable:** Not Applicable
- h. **Additional Information:** Properties must meet eligibility requirements as outlined in the SHIP program listed in section R under General Provisions.

B. Name of the Strategy: Purchase with down payment and closing cost assistance.

- a. **Summary of the Strategy:** Assist people with the purchase in existing properties.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low, Moderate
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default.** Awards for Low, Very Low and Moderate applicants are provided in the form of a 10 year deferred payment no interest first or second mortgage loan. As long as the recipient meets certain criteria, payments on the loan are deferred. The criteria for deferment include applicant's and co-applicant's name must be placed on the deed to the property at the time of closing; the applicant and or co-applicant must live in the property as a primary residence, property must be non-income producing,

applicant and or co-applicant must maintain the property in good condition and maintain hazard insurance listing the County Commission as loss payee. If the applicant and co-applicant default, the entire remaining balance of the loan is immediately due and payable with interest on the unpaid balance accruing at ~~18%~~ 7% or prime plus 2% per annum, which ever is highest. This interest in not escrowed it will be assessed at the time of default. At the end of the 10 year deferred payment loan period the SHIP Administrator will satisfy the loan and have it recorded in the County's official records. The County has the right to randomly review the conditions of the home and shall work closely with the local Code Enforcement Officer.

- f. **Recipient Selection Criteria:** addition to meeting income eligibility requirements, recipients must certain other criteria listed in section R under General Provisions.
- g. **Sponsor Selection Criteria,** if applicable: Not Applicable
- h. **Additional Information:** Properties must meet eligibility requirements as outlined in the SHIP program listed in section R under General Provisions.

C. Name of the Strategy: New Construction with down payment and closing cost assistance.

- a. **Summary of the Strategy:** Help qualified applicants build affordable housing.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low, Moderate
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default:** Awards for Low, Very Low and Moderate applicants are provided in the form of a 10 year deferred payment no interest first or second mortgage loan. As long as the recipient meets certain criteria, payments on the loan are deferred. The criteria for deferment include applicant's and co-applicant's name must be placed on the deed to the property at the time of closing; the applicant and or co-applicant must live in the property as a primary residence, property must be non-income producing, applicant and or co-applicant must maintain the property in good condition and maintain hazard insurance listing the County Commission as loss payee. If the applicant and co-applicant default, the entire remaining balance of the loan is immediately due and payable with interest on the unpaid balance

accruing at ~~18%~~ 7% or prime plus 2% per annum, which ever is greater. This interest in not escrowed it will be assessed at the time of default. At the end of the 10 year deferred payment loan period the SHIP Administrator will satisfy the loan and have it recorded in the County's official records. The County has the right to randomly review the conditions of the home and shall work closely with the local Code Enforcement Officer.

- f. **Recipient Selection Criteria:** In addition to meeting income eligibility requirements, recipients must meet certain other criteria listed in section R under General Provisions.
- g. **Sponsor Selection Criteria,** if applicable: Not Applicable.
Include qualification system and selection criteria for applications for Awards to eligible sponsors
- h. **Additional Information:** Properties must meet eligibility requirements as outlined in the SHIP program listed in section R under General Provisions.

D. Name of the Strategy: Owner Occupied Rehabilitation with closing cost assistance.

- a. **Summary of the Strategy:** Help qualified applicants rehab their primary residence.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low, Moderate
- d. **Maximum award as is shown on the Housing Delivery Goals Chart:**
- e. **Terms, Recapture and Default:** Awards for Low and Very Low applicants are provided in the form of a 10 year deferred payment no interest first or second mortgage loan. As long as the recipient meets certain criteria, payments on the loan are deferred. The criteria for deferment include applicant's and co-applicant's name must be placed on the deed to the property at the time of closing; the applicant and or co-applicant must live in the property as a primary residence, property must be non-income producing, applicant and or co-applicant must maintain the property in good condition and maintain hazard insurance listing the County Commission as loss payee. If the applicant and co-applicant default, the entire remaining balance of the loan is immediately due and payable with interest on the unpaid balance

accruing at ~~18%~~ 7% or prime plus 2% per annum, which ever is greater. This interest in not escrowed it will be assessed at the time of default. At the end of the 10 year deferred payment loan period the SHIP Administrator will satisfy the loan and have it recorded in the County's official records. The County has the right to randomly review the conditions of the home and shall work closely with the local Code Enforcement Officer. Awards for Moderate applicants may be the deferred program described above or the Commission may require a monthly payback for all or a portion of the loan based on the applicant's and or co-applicants financial condition. In such instances, the applicant and co-applicant will be required to sign a Secured Loan Agreement. A ratio of total monthly debt payment (including the Secured Loan Agreement monthly payment) to gross monthly income greater than 40% will preclude the use of the Secured Loan Agreement provision.

- f. **Recipient Selection Criteria:** In addition to meeting income eligibility requirements, recipients must meet certain other criteria. See Section 4-R General Provisions.
- g. **Sponsor Selection Criteria:** Not Applicable.
- h. **Additional Information:** Properties must meet eligibility requirements as outlined in the SHIP program. See Section 4-R General Provisions.

E. Name of the Strategy: Emergency Assistance

- a. **Summary of the Strategy:** Help qualified applicants repair or upgrade their primary residence to correct problems that pose serious and immediate health or safety issues or to provide handicap access.
- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low, Moderate
- d. **Maximum award as noted on the Housing Delivery Goals Charts:** \$5,000
- e. **Terms, Recapture and Default:** Awards are provided in the form of a Grant.
- f. **Recipient Selection Criteria:** In addition to meeting income eligibility requirements, recipients must meet certain other criteria. See Section 4-R General Provisions.
- g. **Sponsor Selection Criteria:** Not Applicable.
- h. **Additional Information:** Properties must meet eligibility requirements as

outlined in the SHIP program. See Section 4-R General Provisions.

F. Name of the Strategy: Disaster Mitigation

- a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by 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:

Purchase of emergency supplies for eligible households to weatherproof damaged homes;

Interim repairs to avoid further damage;

Tree and debris removal required to make the individual housing unit habitable;

Construction of wells or repair of existing wells where public water is not available;

Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;

Security Deposit;

Rental Assistance for eligible recipients that have been displaced from their homes due to damage from the declared disaster;

Fees for building permits;

Expenses to prevent flooding of home such as sand bags, sand, pump rental, etc;

Other activities as proposed by Gilchrist County and approved by Florida Housing Finance Corporation that are in compliance with SHIP statutes and any emergency declarations that may be in effect at

the time.

- b. **Fiscal Years Covered:** 2010/2011, 2011/2012, 2012/2013
- c. **Income Categories to be served:** Very Low, Low, Moderate
- d. **Maximum award as noted on the Housing Delivery Goals Charts:**
- e. **Terms, Recapture and Default:** Assistance will be provided in the form of a grant, so recipients will not be required to repay funds used for disaster recovery.
- f. **Recipient Selection Criteria:** Funds are made available based on a first come, first-ready basis.
- g. **Sponsor Selection Criteria:** Not Applicable
- h. **Additional Information:**

Mobile homes are not eligible for assistance.

Applicant needing additional repairs may apply for SHIP Owner Occupied Rehabilitation. However, total funding may not exceed the maximum rehabilitation per unit award. All rehabilitation guideline will apply.

Application will be selected on a first come, first qualified basis with “Special Needs applications given priority. “Special needs” is defined as those individuals age sixty-two (62) and above or physically handicapped or disabled, as determined by the current HUD Regulations, as defined in Rule 67-37.002(21), FAC.

III. LHAP INCENTIVE STRATEGIES

420.9076(4) FS.

- A. **Name of the Strategy: Expedited Permitting**
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

When permits are applied for an indication will be made by the Contractor which will indicate SHIP Applicant. When inspections are requested the Contractor will also need to indicate SHIP Applicant and all requested inspections will be completed within 2 working days.

B. Name of the Strategy: Modification of Impact Fees

The Board of County Commissioners should have the flexibility to modify the impact fee requirements, including reduction or waiver of the fees; the Board of County Commissioners shall consider such actions on a case-by-case basis to determine if the financial circumstances of individual applicants may warrant a reduction or waiver of impact fees.

C. Name of the Strategy: The allowance of affordable accessory residential units in residential zoning districts.

The Board of County Commissioners will review the current Land Development Code regulations concerning accessory dwelling units to determine how the code could be updated to promote accessory dwellings as an added affordable housing option for County residents.

D. Name of the Strategy: The reduction of parking and setback requirements for affordable housing.

The Board of County Commissioners will consider such reductions on a case-by-case basis to determine if either the physical restraints of the property or the financial circumstances of individual applicants may warrant a reduction or waiver of impact fees.

E. Name of Strategy: Ongoing Review Process

There is currently an on-going process for review of local policies, ordinances, regulations and plan provisions that may potentially increase the cost of housing prior to their adoption in order to determine their impact on housing affordability. To assess the potential impacts of any proposed changes, a copy of the policies, ordinances, regulations, and/or plans must be submitted to the SHIP Administrator by the County Attorney. This policy allows for the SHIP Administrator to provide comments and raise concerns in relation to the proposed changes prior to their passage or implementation.

F. Name of Strategy: Building Green [Energy efficient strategies and components]

A. Building Green will be taught at all SHIP classes so that applicants can incorporate strategies in emergency repair or new construction projects.

B. Where feasible and financial circumstances warrant applicants will include Building Green components into rehab projects.

- C. Where feasible and financial circumstances warrant applicants will include Building Green practices and components into new construction plans.
- D. Where it is not cost prohibitive Building Green will be used as a guide to make determinations as to project viability.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page: .
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

| Fiscal Year 2010/2011 | |
|-------------------------------|---------------------|
| Salaries and Benefits | \$ 21,000.00 |
| Office Supplies and Equipment | \$ 10,000.00 |
| Travel Perdiem Workshops, etc | \$ 2,000.00 |
| Advertising | \$ 2,000.00 |
| | <u>\$ 35,000.00</u> |

| Fiscal Year 2011/2012 | |
|-------------------------------|---------------------|
| Salaries and Benefits | \$ 21,000.00 |
| Office Supplies and Equipment | \$ 10,000.00 |
| Travel Perdiem Workshops, etc | \$ 2,000.00 |
| Advertising | \$ 2,000.00 |
| | <u>\$ 35,000.00</u> |

| Fiscal Year 2012/2013 | |
|-------------------------------|---------------------|
| Salaries and Benefits | \$ 21,000.00 |
| Office Supplies and Equipment | \$ 10,000.00 |
| Travel Perdiem Workshops, etc | \$ 2,000.00 |
| Advertising | \$ 2,000.00 |
| | <u>\$ 35,000.00</u> |

Based on a distribution of \$350,000.00

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

FLORIDA HOUSING FINANCE CORPORATION Exhibit C

HOUSING DELIVERY GOALS CHART#2002

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

Please check applicable box, & if Amendment, enter number

| | | |
|----------------------|--|----------|
| New Plan: | | X |
| Amendment: | | |
| Fiscal Yr. Closeout: | | |

| | | | | | | | | | | | | | | | |
|--|------------------|---------------------|----------|---------------------|----------|--------------------|--------------------|---------------------|----------------------|---------------------|---------------|---|-----------|----------|----------|
| Name of Local Government: | Gilchrist County | | | | | | Available Funds: | \$350,000.00 | | | | | | | |
| | | | | | | | | | | A | B | C | D | E | F |
| HOME OWNERSHIP STRATEGIES | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| Purchase w dp, cc, rehab | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Purchase w dp, cc | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | | \$69,000.00 | \$69,000.00 | 19.71% | 2 | | | |
| New Construction | 1 | \$40,000 | 1 | \$29,000 | 1 | \$19,000 | \$88,000.00 | | | \$88,000.00 | 25.14% | 3 | | | |
| Rehab existing w cc | 1 | \$40,000 | 1 | \$14,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Emergency | 3 | \$5,000 | 3 | \$5,000 | 1 | \$5,000 | | \$35,000.00 | | \$35,000.00 | 10.00% | 7 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 1 (Home Ownership) | 7 | \$175,000.00 | 7 | \$116,000.00 | 2 | \$24,000.00 | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$330,000.00 | 94.29% | 16 | | | |
| RENTAL STRATEGIES | | | | | | | | | | | | | | | |
| | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 2 (Non-Home Ownership) | 0 | | 0 | | 0 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00% | 0 | | | |
| Administration Fees | | | | | | | | | | \$35,000.00 | 10.00% | | | | |
| Admin. From Program Income | | | | | | | | | | | 0.00% | | | | |
| Home Ownership Counseling | | | | | | | | | | | 0.00% | | | | |
| GRAND TOTAL | | | | | | | | | | | | | | | |
| Add Subtotals 1 & 2, plus all Admin. & HO Counseling | 7 | | 7 | | 2 | | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$365,000.00 | 104.29% | 16 | | | |
| Percentage Construction/Rehab | | | | | | | | | | 75% | | | | | |
| Maximum Allowable Purchase Price: | | | | | | | | | | New | \$100,000 | Existing | \$100,000 | | |
| Allocation Breakdown | | | | | | | | | | Amount | % | | | | |
| Very-Low Income | | | | | | | | | | \$175,000.00 | 50.0% | Projected Program Income: \$0.00 | | | |
| Low Income | | | | | | | | | | \$116,000.00 | 33.1% | Projected Recaptured Funds: \$0.00 | | | |
| Moderate Income | | | | | | | | | | \$24,000.00 | 6.9% | Distribution: \$350,000.00 | | | |
| TOTAL | | | | | | | | | | \$315,000.00 | 90.0% | Total Available Funds: \$350,000.00 | | | |
| | | | | | | | | | | | | Max Amount Program Income For Admin: \$0.00 | | | |

FLORIDA HOUSING FINANCE CORPORATION Exhibit C

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012

Please check applicable box, & if Amendment, enter number

| | | |
|----------------------|--|---|
| New Plan: | | X |
| Amendment: | | |
| Fiscal Yr. Closeout: | | |

| | | | | | | | | | | | | | | | |
|--|------------------|---------------------|----------|---------------------|----------|--------------------|--------------------|---------------------|----------------------|---------------------|---------------|---|-----------|---|---|
| Name of Local Government: | Gilchrist County | | | | | | Available Funds: | \$350,000.00 | | | | | | | |
| | | | | | | | | | | A | B | C | D | E | F |
| HOME OWNERSHIP STRATEGIES | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| Purchase w dp, cc, rehab | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Purchase w dp, cc | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | | \$69,000.00 | \$69,000.00 | 19.71% | 2 | | | |
| New Construction | 1 | \$40,000 | 1 | \$29,000 | 1 | \$19,000 | \$88,000.00 | | | \$88,000.00 | 25.14% | 3 | | | |
| Rehab existing w cc | 1 | \$40,000 | 1 | \$14,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Emergency | 3 | \$5,000 | 3 | \$5,000 | 1 | \$5,000 | | \$35,000.00 | | \$35,000.00 | 10.00% | 7 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 1 (Home Ownership) | 7 | \$175,000.00 | 7 | \$116,000.00 | 2 | \$24,000.00 | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$330,000.00 | 94.29% | 16 | | | |
| RENTAL STRATEGIES | | | | | | | | | | | | | | | |
| | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 2 (Non-Home Ownership) | 0 | | 0 | | 0 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00% | 0 | | | |
| Administration Fees | | | | | | | | | | \$35,000.00 | 10.00% | | | | |
| Admin. From Program Income | | | | | | | | | | | 0.00% | | | | |
| Home Ownership Counseling | | | | | | | | | | | 0.00% | | | | |
| GRAND TOTAL | | | | | | | | | | | | | | | |
| Add Subtotals 1 & 2, plus all Admin. & HO Counseling | 7 | | 7 | | 2 | | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$365,000.00 | 104.29% | 16 | | | |
| Percentage Construction/Rehab | | | | | | | | | | 75% | | | | | |
| Maximum Allowable Purchase Price: | | | | | | | | | | New | \$100,000 | Existing | \$100,000 | | |
| Allocation Breakdown | | | | | | | | | | Amount | % | | | | |
| Very-Low Income | | | | | | | | | | \$175,000.00 | 50.0% | Projected Program Income: \$0.00 | | | |
| Low Income | | | | | | | | | | \$116,000.00 | 33.1% | Projected Recaptured Funds: \$0.00 | | | |
| Moderate Income | | | | | | | | | | \$24,000.00 | 6.9% | Distribution: \$350,000.00 | | | |
| TOTAL | | | | | | | | | | \$315,000.00 | 90.0% | Total Available Funds: \$350,000.00 | | | |
| | | | | | | | | | | | | Max Amount Program Income For Admin: \$0.00 | | | |

FLORIDA HOUSING FINANCE CORPORATION Exhibit C

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012-2013

Please check applicable box, & if Amendment, enter number

| | | |
|----------------------|--|---|
| New Plan: | | X |
| Amendment: | | |
| Fiscal Yr. Closeout: | | |

| | | | | | | | | | | | | | | | |
|--|------------------|---------------------|----------|---------------------|----------|--------------------|--------------------|---------------------|----------------------|---------------------|---------------|---|-----------|---|---|
| Name of Local Government: | Gilchrist County | | | | | | Available Funds: | \$350,000.00 | | | | | | | |
| | | | | | | | | | | A | B | C | D | E | F |
| HOME OWNERSHIP STRATEGIES | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| Purchase w dp, cc, rehab | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Purchase w dp, cc | 1 | \$40,000 | 1 | \$29,000 | 0 | \$21,500 | | | \$69,000.00 | \$69,000.00 | 19.71% | 2 | | | |
| New Construction | 1 | \$40,000 | 1 | \$29,000 | 1 | \$19,000 | \$88,000.00 | | | \$88,000.00 | 25.14% | 3 | | | |
| Rehab existing w cc | 1 | \$40,000 | 1 | \$14,000 | 0 | \$21,500 | | \$69,000.00 | | \$69,000.00 | 19.71% | 2 | | | |
| Emergency | 3 | \$5,000 | 3 | \$5,000 | 1 | \$5,000 | | \$35,000.00 | | \$35,000.00 | 10.00% | 7 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 1 (Home Ownership) | 7 | \$175,000.00 | 7 | \$116,000.00 | 2 | \$24,000.00 | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$330,000.00 | 94.29% | 16 | | | |
| RENTAL STRATEGIES | | | | | | | | | | | | | | | |
| | VLI | Max. SHIP | LI | Max. SHIP | MI | Max. SHIP | New Construction | Rehab/Repair | Without Construction | Total | Total | Total | | | |
| | Units | Award | Units | Award | Units | Award | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Units | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| | | | | | | | | | | \$0.00 | 0.00% | 0 | | | |
| Subtotal 2 (Non-Home Ownership) | 0 | | 0 | | 0 | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00% | 0 | | | |
| Administration Fees | | | | | | | | | | \$35,000.00 | 10.00% | | | | |
| Admin. From Program Income | | | | | | | | | | | 0.00% | | | | |
| Home Ownership Counseling | | | | | | | | | | | 0.00% | | | | |
| GRAND TOTAL | | | | | | | | | | | | | | | |
| Add Subtotals 1 & 2, plus all Admin. & HO Counseling | 7 | | 7 | | 2 | | \$88,000.00 | \$173,000.00 | \$69,000.00 | \$365,000.00 | 104.29% | 16 | | | |
| Percentage Construction/Rehab | | | | | | | | | | 75% | | | | | |
| Maximum Allowable Purchase Price: | | | | | | | | | | New | \$100,000 | Existing | \$100,000 | | |
| Allocation Breakdown | | | | | | | | | | Amount | % | | | | |
| Very-Low Income | | | | | | | | | | \$175,000.00 | 50.0% | Projected Program Income: \$0.00 | | | |
| Low Income | | | | | | | | | | \$116,000.00 | 33.1% | Projected Recaptured Funds: \$0.00 | | | |
| Moderate Income | | | | | | | | | | \$24,000.00 | 6.9% | Distribution: \$350,000.00 | | | |
| TOTAL | | | | | | | | | | \$315,000.00 | 90.0% | Total Available Funds: \$350,000.00 | | | |
| | | | | | | | | | | | | Max Amount Program Income For Admin: \$0.00 | | | |

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

LOCAL GOVERNMENT: Gilchrist County Board of County Commissioners

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): D. Ray Harrison, Jr. Chair man

ADDRESS: P.O. Box 37 Trenton, Florida 32693

SHIP ADMINISTRATOR: Charlotte Pedersen

ADDRESS: 209 South East 1st Street Trenton, Florida 32693

TELEPHONE: 352) 463-4021 FAX: (352) 463-4022

EMAIL ADDRESS: ship@gilchrist.fl.us

ADDITIONAL SHIP CONTACTS: Ronald McQueen, County Administrator

ADDRESS: 209 South East 1st Street Trenton, Florida 32693

EMAIL ADDRESS: rmcq@gilchrist.fl.us

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: 59-6000622

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

No charges

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