

Glades County

State Housing Initiatives Partnership

Local Housing Assistance Plan (LHAP)



FISCAL YEARS COVERED

2010/2011 2011/2012 2012/2013

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I. PROGRAM DESCRIPTION

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

GLADES COUNTY

Interlocal: Yes _____ No X _____

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

N/A

B. Purpose of the program: *Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.*
Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: *Chapter 67-37.002,F.A.C.*

X 2010/2011

X 2011/2012

X 2012/2013

D. Governance: *Chapter 67-37.005(3)and(5)(i)F.A.C. and Section 420.9071(14)F.S.*
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership *Section 420.9072(1)(a), F.S.*
SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging: *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*
The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

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

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

H. Advertising and Outreach *Chapter 67-37.005(6)(a), F.A.C.*

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

I. Discrimination: Section 420.9075(3)(c), F.S.

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

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

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

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S. and Chapter 67-37.007(6) F.A.C.*

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 by Glades County is:

Bond Study Numbers provided by Florida Housing Finance Corporation

Independent Study (copy attached)

U.S. Treasury Department

The purchase price limit for:

New Homes: \$204,432

Existing Homes: \$204,432

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

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

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 programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e)and (4) (f), F.S.*

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

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

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

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

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

Q. Essential Service Personnel

Essential service personnel will be defined to include but not limited to teachers, educators, other school district personnel, police, fire, correctional personnel and health care personnel whose annual household income does not exceed 120% as adjusted to household size. 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.

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

Provide Description:

A. Name of the Strategy:

DOWN PAYMENT ASSISTANCE – New Construction

a. Summary of the Strategy:

The Glades County Down Payment Assistance Program can assist an income verified and certified homebuyer by paying a portion of their down payment, closing cost and principal buy-down up to the amount of \$30,000. The program will provide a first or second mortgage to an income verified and certified applicant to purchase a single-family, primary residence of a new unit constructed of a concrete block structure (CBS).

b. Fiscal Years Covered:

X 2010/2011

X 2011/2012

X 2012/2013

c. **Income Categories to be served:**

Very-low income
Low income
Moderate income

d. **Maximum award is noted on the Housing Delivery Goals Charts:**

Very-low income -Up to \$30,000
Low income -Up to \$20,000
Moderate income -Up to \$15,000

e. **Terms, Recapture and Default:**

1) **The term of the mortgage** is for TEN (10) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the Deferred Mortgage and Loan Agreement, the entire debt will be forgiven. Homebuyer applicants will only be granted funds on a one-time basis.

2) **Recapture Provisions:** Funds will be provided in the form of a deferred payment loan secured by a mortgage and note for a period of ten (10) years. The loan is at zero (0%) percent interest and requires no monthly payments. If all the owners shall die during the term of the loan, the remaining principal shall be automatically cancelled. Default of the loan occurs if the homeowner no longer resides in the home as the primary residence, or if any part of the property or any interest in it is sold, transferred, gifted, or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the homeowner is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property or if the property is leased or rented. A portion of the deferred payment second mortgage shall be forgiven in cases where loan to value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support etc.) The County may elect to negotiate a settlement of the SHIP mortgage. All repayments from this program shall be considered program income.

3) **Interest rate:** At which time, if the Owner-Occupant has NOT remained in full compliance with the terms of the deferred Mortgage and Loan Agreement, the non-forgiven debt plus four percent (4%) interest accrued from the date of default, will be due and payable.

4) **Subordination approval** for debt service will not be allowed during

the term of the SHIP Mortgage and Loan Agreement.

f. **Recipient Selection Criteria:**

1) The applicant is income verified and certified according to the State criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".

2) Prior to receiving the SHIP award, the applicant will attend and complete a Homebuyer Education class approved by the Glades County SHIP Program. 3) The unit to be purchased must be located in the City of Moore Haven or the County of Glades County, Florida.

4) The sales price or value of a new construction unit may not exceed the maximum amount allowed in the SHIP Program which is 90% of average area purchase price of \$204,432.

5) The applicant will pay the investment fee towards the purchase of the home:

Very-low income	\$100.00
Low income	\$200.00
Moderate income	\$300.00

6) The applicant must be income and credit eligible for first mortgage financing that will cover the remainder of the cost of the home above the SHIP Assistance Award.

7) The applicant must have an accepted contract for a home and have applied for and received a written pre-approval document from the first mortgage lender.

8) The Down Payment Assistance Program cannot be utilized when the seller of the property is an individual who provides the first mortgage financing as an Agreement for Deed or owner-financing type mortgage.

9) The lender may not charge more than two (2) points for loan origination fees.

10)The property taxes and the homeowner's insurance must be held in escrow as a PITI payment by the first mortgage lending institution.

11)Homeowner's insurance is required to show Glades County Board of County Commissioners as a first or second lien holder in the loss payable clause and a copy of the document sent to the SHIP Administration office.

12)The applicant must reside in the home being assisted within 30 days from the first and/or second mortgage closing.

13)Contingent upon availability of SHIP funds, Glades County will reserve funds for income eligible, verified and certified applicants on a first-ready, first served basis for applicants meeting the selection

criteria with preference given first to applicants below 80% of median household income. Families with household income below 80% of median household income will be served before those above 80% of median household income.

g. Sponsor Selection Criteria:
None

h. Additional Information:

1.) The Down Payment Assistance Program will use SHIP funds along with funds from federal or private lending institutions.

2.) Materials, design, green building principals and other elements that reduce long term costs relating to maintenance, utilities or insurance will be encouraged.

B. Name of the Strategy:

DOWN PAYMENT ASSISTANCE – EXISTING HOUSING STOCK

a. **Summary of the Strategy:**

The Glades County Down Payment Assistance Program can assist an income verified and certified homebuyer by paying a portion of their down payment, closing costs and principal buy-down. The program will provide a first or second mortgage to an eligible applicant to purchase an existing single-family, owner-occupied unit. The existing unit may be in need of eligible rehabilitation and/or repairs that meet the State SHIP rules which provide the need for safe and/or sanitary habitation, correction of substantial code violations, or the creation of additional living space. SHIP funds will be available for home site acquisition, survey, permit/fees, demolition, electric, water, sewer or septic hookup.

b. **Fiscal Years Covered:**

 X 2010/2011

 X 2011/2012

 X 2012/2013

c. **Income Categories to be served:**

Very-low income

Low income

Moderate income

d. **Maximum award is noted on the Housing Delivery Goals Charts:**

Very-low income -Up to \$30,000

Low income -Up to \$20,000

Moderate income -Up to \$15,000

e. **Terms, Recapture and Default:**

The term of the mortgage is for TEN (10) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the Deferred Mortgage and Loan Agreement, the entire debt will be forgiven. Homebuyer applicants will only be granted funds under this strategy on a one-time basis.

- f. **Recapture Provisions:** Funds will be provided in the form of a deferred_payment loan secured by a mortgage and note for a period of ten (10) years. The loan is at zero (0%) percent interest and requires no monthly payments. Upon default, the entire amount of assistance will be due and payable. Default of the loan occurs if the homeowner no longer resides in the home as the primary residence, or if any part of the property or any interest in it is sold, transferred, gifted, or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the homeowner is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property or if the property is leased or rented. A portion of the deferred payment second mortgage shall be forgiven in cases where loan to value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support etc). The County may elect to negotiate a settlement of the SHIP mortgage. All repayments from this program shall be considered program income. If all owners shall die during the term of the loan, the remaining principal balance shall be automatically cancelled.

3) **Interest Rate:** At which time, if the Owner-Occupant has NOT remained in full compliance with the terms of the deferred Mortgage and Loan Agreement, the non-forgiven debt plus four percent (4%) interest accrued from the date of default, will be due and payable.

4) Subordination approval for debt service will not be allowed during the term of the SHIP Mortgage and Loan Agreement.

g. **Recipient Selection Criteria:**

1) The applicant is income verified and certified according to the State criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".

2) Prior to receiving SHIP award, the applicant will attend and complete a Homebuyer Education class approved by the Glades County SHIP Program.

- 3) The unit to be purchased must be located in the City of Moore Haven or the County of Glades County, Florida.
- 4) The sales price or value of an existing home will not exceed the maximum amount allowed in the SHIP Program which is 90% of average area purchase price of \$204,432.
- 5) The existing unit will be pre-inspected by a certified, licensed inspector for a safe, sanitary habitation, correction of substantial code violations, or the creation of additional living space.
- 6) The applicant must be ready to sign a contract with a licensed general contractor for eligible home repairs if the assisted unit is in need of repairs to ensure safe and/or sanitary habitation, correction of substantial code violations, or the creation of additional living space.
- 7) The applicant will pay the investment fee towards the purchase of the home in the amount of:

Very-low income	\$100.00
Low income	\$200.00
Moderate income	\$300.00
- 8) The applicant will be income and credit eligible for first mortgage financing that will cover the remainder of the costs of the home above the SHIP Assistance Award.
- 9) The applicant will have an accepted contract for a home, have applied for and received a written pre-approval document from the first mortgage lender.
- 10) The Down Payment Assistance Program cannot be utilized when the seller of the property is an individual who provides the first mortgage financing as an Agreement for Deed lender or owner-financing.
- 11) The lender may not charge more than two (2) points for loan origination fees.
- 12) The property taxes and the homeowner's insurance will be held in escrow as a PITI payment by the first mortgage lending institution.
- 13) The applicant will reside in the home being assisted on or before 30 days after the first and/or second mortgage closing.
- 14) Contingent upon availability of SHIP funds, Glades County will reserve funding for income verified and certified applicants based on a first-ready, first-served basis for applicants meeting the selection criteria with preference given first to applicants below 80% of median household income. Families with household income below 80% of median household income will be served before those above 80% of median household income.

- h. **Sponsor Selection Criteria:**
None
- i. **Additional Information:**
The Down Payment Assistance Program may leverage SHIP funds with funds from state, federal and/or private lending institutions.

C. Name of the Strategy:
REHABILITATION – OWNER OCCUPIED UNIT

- a. **Summary of the Strategy:**
The Glades County Owner-Occupied Rehabilitation Program can provide funds to an income verified and certified owner-occupant for repairs of substandard owner-occupied single-family units. It is the intent of this activity to emphasize the upgrading homeowner conditions by increasing the funds available for renovation of deteriorated homes. The upgrading of homeowner conditions will be determined as per the housing code (building department) and will be given priority and shall be addressed first. Repairs above and beyond code violations will be considered based on the availability of funding and the necessity of the repair, such as but not limited to, plumbing, roof leaks, electrical, structural, and septic. Aesthetic (cosmetic) upgrades are not covered by this program. Any additional improvements above those required to achieve minimum standards are optional and at owner’s own expense. Repairs are eligible under this program, contingent upon SHIP fund availability. SHIP funding assistance per unit shall be determined by the County and shall be based on the evidenced need and funding availability. The minimum amount of repairs per unit may not exceed \$15,000. The maximum amount of repairs per unit may not exceed \$30,000. SHIP funds will be available for survey, permit/fees, and demolition, electric, water, sewer or septic hookups.
- b. **Fiscal Years Covered:**
 2010/2011
 2011/2012
 2012/2013
- c. **Income Categories to be served:**
Very-low income
Low income
Moderate income
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
Very-low income Up to \$30,000

Low income Up to \$30,000
Moderate income Up to \$30,000

e. **Terms, Recapture and Default:**

The recipient is required to sign a deferred Mortgage and Loan Agreement and Mortgage Note with the Glades County Board of County Commissioners as a first or second mortgage lien holder as follows:

REPAIRS

1) In the amount of \$30,000 for a period of FIVE (5) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the deferred Mortgage and Loan Agreement the entire debt will be forgiven.

2) In the amount of \$15,000 for a period of THREE (3) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the deferred Mortgage and Loan Agreement the entire debt will be forgiven.

3) The interest rate for all Rehabilitation Assistance is deferred.

4) The Mortgage and Loan Agreement will be 0%. No payments will be required until default. Upon default, the entire amount of assistance will be due and payable. Default of the loan occurs if the homeowner no longer resides in the home as the principal residence, or if any part of the property or any interest in it is sold, transferred, gifted, or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the homeowner is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property or if the property is leased or rented. A portion of the deferred payment second mortgage shall be forgiven in cases where loan to value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support etc). The County may elect to negotiate a settlement of the SHIP mortgage. All repayments from this program shall be considered program income. At which time, if the Owner-Occupant has NOT remained in full compliance with the terms of the Deferred Mortgage and Loan Agreement, the non-forgiven debt plus four (4%) percent interest accrued from the date of default, will be due and payable. If all the owners shall die during the term of the loan, the remaining principal balance shall be automatically cancelled.

f. **Recipient Selection Criteria:**

- 1) The applicant will show proof of property ownership in the form of a Warranty Deed, Quitclaim Deed.
- 2) The applicant will be verified and certified according to the State Criteria for “Anticipated Gross Household Income Limits Adjusted to Family Size”.
- 3) The unit to be repaired will be located in the City of Moore Haven or in Glades County, Florida.
- 4) The dwelling unit to be rehabilitated shall be occupied by the owner-occupant at the time the housing rehabilitation assistance is applied.
- 5) The assessed value of the existing home may not exceed the maximum sales price or value allowed in the SHIP program which is 90% of the median area purchase price of \$204,432.
- 6) The unit will be pre-inspected for SHIP by a certified, licensed inspector for safe or sanitary habitation, correction of substantial code violations, or the creation of additional living space.
- 7) The applicant will have an accepted, ready to sign contract with a licensed general contractor for home repairs.
- 8) The applicant will pay the investment fee towards the purchase of the home in the amount of:

Very-low income	\$100
Low income	\$100
Moderate income	\$100
- 9) Contingent upon availability of SHIP funds, Glades County will reserve funds for income verified and certified applicants based on a first-ready, first served basis from all applicants meeting the selection criteria .

g. **Sponsor Selection Criteria:**

None

h. **Additional Information:**

- 1.) The Owner-Occupied Rehabilitation Assistance Program will use SHIP funds along with funds from federal or private lending institutions.
- 2.) Materials, design, green building principals and other elements that reduce long term costs relating to maintenance, utilities or insurance will be encouraged.

D. Name of the Strategy:

Replacement Housing – OWNER OCCUPIED UNIT

a. Summary of the Strategy:

The Glades County Replacement Housing Program can provide funds to an income verified and certified owner-occupant for the replacement of homes that are more than 51% structurally unsound as determined by a certified building inspector. It is the intent of this activity to emphasize the upgrading homeowner conditions by increasing the funds available for the replacement of deteriorated homes. Replacement cost assistance is eligible under this program, contingent upon SHIP fund availability. The maximum award amount per unit may not exceed \$30,000. If there is an existing mortgage on the structure the owner will have to have the mortgage transferred to the new structure or secure a new mortgage for the same amount. SHIP funds will be available for survey, permit/fees, and demolition, electric, water, sewer or septic hookups.

b. Fiscal Years Covered:

2010/2011

2011/2012

2012/2013

c. Income Categories to be served:

Very-low income

Low income

Moderate income

d. Maximum award is noted on the Housing Delivery Goals Charts:

Very-low income Up to \$30,000

Low income Up to \$20,000

Moderate income Up to \$15,000

e. Terms, Recapture and Default:

The term of the mortgage is for TEN (10) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the Deferred Mortgage and Loan Agreement, the entire debt will be forgiven. Homebuyer applicants will only be granted funds under this strategy on a one-time basis.

f. Recapture Provisions:

1) Funds will be provided in the form of a deferred payment loan secured by a mortgage and note for a period of ten (10) years. The loan is at zero (0%) percent interest and requires no monthly payments unless a default occurs. Upon default, the entire amount of assistance will be due and payable. Default of the loan occurs if the

homeowner no longer resides in the home as the primary residence, or if any part of the property or any interest in it is sold, transferred, gifted, or otherwise conveyed, whether by voluntary act, involuntary, by operation of law or otherwise, or if the homeowner is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property or if the property is leased or rented. A portion of the deferred payment second mortgage shall be forgiven in cases where loan to value ratio exceeds 100% and the home must be sold due to a catastrophic event (i.e. borrower's death or divorce, an extended illness of the borrower or a close family member who depends primarily on the borrower for support etc). The County may elect to negotiate a settlement of the SHIP mortgage. All repayments from this program shall be considered program income. If all the owners shall die during the term of the loan, the remaining principal balance shall be automatically cancelled.

2) **Interest Rate:** At which time, if the Owner-Occupant has NOT remained in full compliance with the terms of the deferred Mortgage and Loan Agreement, the non-forgiven debt plus four percent (4%) interest accrued from the date of default, will be due and payable.

3) Subordination approval for debt service will not be allowed during the term of the SHIP Mortgage and Loan Agreement.

g. **Recipient Selection Criteria:**

1) The applicant is income verified and certified according to the State criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".

2) Prior to receiving SHIP award, the applicant will attend and complete a Homebuyer Education class approved by the Glades County SHIP Program.

3) The unit to be purchased must be located in the City of Moore Haven or the County of Glades County, Florida.

4) The individual applying for replacement assistance must be the homeowner occupying the residential unit as primary residence in Glades County. Housing units that are owned by the homeowner, but are located on land not listed in the applicant's name shall not be eligible for assistance.

5) In order to receive assistance, an "Ownership and Encumbrance (O&E) Certificate" will be obtained that should indicate that all property taxes are paid up-to-date and that the property is free of any/all judgments and/or liens.

6) The dwelling unit to be replaced shall be occupied by the owner-

occupant at the time of the housing replacement application.

7) The sales price or value of an existing home will not exceed the maximum amount allowed in the SHIP Program which is 90% of average area purchase price of \$204,432.

8) The existing unit will be pre-inspected by a certified, licensed inspector for a safe, sanitary habitation, correction of substantial code violations, or the creation of additional living space.

9) The applicant will be ready to sign a contract with a licensed general contractor for home construction/replacement.

10) The applicant will pay the investment fee towards the purchase of the home in the amount of:

Very-low income	\$100.00
Low income	\$200.00
Moderate income	\$300.00

11) The applicant will be income and credit eligible for first mortgage financing that will cover the remainder of the costs of the home above the SHIP Assistance Award.

12) The applicant will have an accepted contract for a home, have applied for and received a written pre-approval document from the first mortgage lender.

13) The Replacement Housing program cannot be utilized when the seller of the property is an individual who provides the first mortgage financing as an Agreement for Deed lender or owner-financing.

14) The lender may not charge more than two (2) points for loan origination fees.

15) The property taxes and the homeowner's insurance will be held in escrow as a PITI payment by the first mortgage lending institution.

16) The applicant will reside in the home being assisted on or before 30 days after the first and/or second mortgage closing.

17) Contingent upon availability of SHIP funds, Glades County will reserve funding for income verified and certified applicants based on a first-ready, first-served basis for applicants meeting the selection criteria with preference given first to applicants below 80% of median household income. Families with household income below 80% of median household income will be served before those above 80% of median household income.

h. Sponsor Selection Criteria:

None

i. Additional Information:

1.) The Down Payment Assistance Program may leverage SHIP funds

with funds from state, federal and/or private lending institutions.
2.) Materials, design, green building principals and other elements that reduce long term costs relating to maintenance, utilities or insurance will be encouraged.

E. Name of the Strategy:

Barrier Free Rehabilitation– OWNER OCCUPIED UNIT

a. **Summary of the Strategy:**

The Glades County Owner-Occupied Barrier Free Rehabilitation program can provide funds to an income verified and certified owner-occupant. Assistance is provided to households with incomes at or less than low income to provide for health and safety repairs as needed to assist elderly and/or disabled persons to maintain their independence. Repairs will address accessibility.

b. **Fiscal Years Covered:**

2010/2011

2011/2012

2012/2013

c. **Income Categories to be served:**

Very-low income Up to \$30,000

Low income Up to \$30,000

d. **Maximum award is noted on the Housing Delivery Goals Charts:**

e. **Terms, Recapture and Default:**

1) The recipient is required to sign a deferred Mortgage and Loan Agreement and Mortgage Note with the Glades County Board of County Commissioners as a first or second mortgage lien holder as follows:

2) In the amount up to \$15,000 for a period of THREE (3) years. In the amount up to \$30,000 for a period of Five (5) years. At which time, if the Owner-Occupant has remained in full compliance with the terms of the deferred Mortgage and Loan Agreement the entire debt will be forgiven.

3) The interest rate for all Rehabilitation Assistance is deferred.

4) The Mortgage and Loan Agreement will be 0%. No payments will be required until the property is sold, transferred, or is no longer the primary residence of the homebuyer. At which time, if the Owner-Occupant has NOT remained in full compliance with the terms of the Deferred Mortgage and Loan Agreement, the non-forgiven debt plus four (4%) percent interest accrued from the date of default, will be due and payable. If all the owners shall die during the term of the loan,

the remaining principal balance shall be automatically cancelled.

f. **Recipient Selection Criteria:**

1) The applicant will show proof of property ownership in the form of a Warranty Deed, Quitclaim Deed. If the dwelling is an approved manufactured home, property ownership **and** proof as title holder of the manufactured home is required.

2) Glades County, as a first or second mortgage holder will follow the same requirements as other first mortgage lenders. For manufactured housing, the dwelling and the land will be subject to the SHIP mortgage and loan agreement.

3) The applicant will be verified and certified according to the State Criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".

4) The unit to be assisted will be located in the City of Moore Haven or in Glades County, Florida.

5) Applicant must own and occupy the property as the primary residence.

6) The household must have a permanent household or family member with a disability (must provide doctor's note) or elderly (over the age of 62) living in the dwelling as their primary residence at the time of application and in need of the assistance.

7) The assessed value of the existing home may not exceed the maximum sales price or value allowed in the SHIP program which is 90% of the median area purchase price of \$204,432.

8) The unit will be pre-inspected for SHIP by a certified, licensed inspector for safe or sanitary habitation, correction of substantial code violations. Approved manufactured housing will **only** receive barrier free rehabilitation.

9) Contingent upon availability of SHIP funds, Glades County will reserve funds for income verified and certified applicants based on a first-ready, first served basis from all applicants meeting the selection criteria

g. **Sponsor Selection Criteria:**

None

h. **Additional Information:**

1. To participate in this strategy, applicants must be very-low to low income.

2. Approved Manufactured housing shall include but not limited to: built after June 1994 and installed in accordance with all installation standards for home ownership.

F. **Name of the Strategy:**

DISASTER STRATEGY

a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by Executive Order by the President of the United States or the 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 funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- 1) Purchase of emergency supplies for eligible households to weatherproof damaged homes;
- 2) Interim repairs to avoid further damage; tree debris removal required to make individual housing unit habitable;
- 3) Construction of wells or repair of existing wells where public water is not available;
- 4) Payment in the amount of insurance deductible for repairs on homes needing rehabilitation covered under homeowners' insurance policies, not actual payment of deductible;
- 5) Security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to damage from the storm;
- 6) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. **Fiscal Years Covered:**

 X 2010/2011
 X 2011/2012
 X 2012/2013

c. **Income Categories to be served:**

Very-low income –up to \$30,000

Low income- up to \$30,000

Moderate income up to \$30,000

d. **Terms, Recapture and Default:**

The recipient is required to sign a Deferred Mortgage and Loan Agreement and Mortgage Note with the Glades County Board of County Commissioners as a first or second mortgage/lien holder as follows:

- 1) The Mortgage and Loan Agreement , in the amount from \$1.00 up to \$15,000 will be for a term of THREE (3) years-
- 2) The Mortgage and Loan Agreement, in the amount of \$15,000.01 up to \$30,000 will be for a term of FIVE (5) years-

3) Subordination approval for debt service will not be allowed during the term of the Deferred Mortgage and Loan Agreement.

4) If all the owners shall die during the term of the loan, the remaining principal balance shall be automatically cancelled.

e. **Recipient Selection Criteria:**

Site Built Unit:

The applicant will show proof of property ownership in the form of a Warranty Deed or Quit Claim Deed.

Mobile Home:

1) The applicant will show proof of property ownership in the form of a Warranty Deed or Quit Claim Deed and proof as title holder of the mobile home.

2) The mobile home and the land of the applicant will be subject to the SHIP Mortgage and Loan Agreement. Glades County as a mortgage holder will follow the same requirements as other mortgage holders.

3) The applicant will be verified and certified according to the State Criteria for "Anticipated Gross Household Income Limits Adjusted to Family Size".

4) Contingent upon the availability of SHIP funds, Glades County will encumber funds for applicant on a priority basis, VLI income level, elderly, or disabled. After priority clients are served, other applicants will be served on a first-ready, first-served basis.

5) Applications for disaster assistance will be given priority above others on any waiting list that may exist from other strategies.

6) The unit to be repaired will be located in the City of Moore Haven or in Glades County, Florida.

7) The assessed value of the existing unit may not exceed the maximum sales price or value allowed in the SHIP program which is 90% of the median area purchase price of \$204,432.

f. **Sponsor Selection Criteria:**

Not applicable.

g. **Additional Information:**

SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.

III. LHAP INCENTIVE STRATEGIES

Section 420.9071(16), F.S.

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.

Established policy and procedures: Provide Description: Glades County expedites all affordable housing permits by prioritizing permit plan review and / or any applications for variance conditional use planned unit development, plat approval, or rezoning first in review.

Expedited permitting process shall remain as it exists. However, in the event that permitting process begins to experience delays beyond normal permitting time frame and not related to developer changes, than such affordable housing projects will be processed ahead of other projects to be considered. For purposes of expedited permitting, affordable housing projects are defined as those assisted with state or federal dollars.

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.

Established policy and procedures:

The SHIP strategies will be reviewed at least twice per year (Dec & June) to evaluate the effectiveness and adjust or amend the strategies as needed. AHAC shall review and evaluate any codes, ordinances, regulations and plan provisions prior to their adoption and recommend to adjust or amend the strategies as needed.

The Glades County Planning and Development Department is responsible for completing an ongoing review process of local policies, ordinances, regulations and plan provisions. The Planning and Zoning Board must approve and recommend any amendment or revision to the Board of County Commissioners for final approval. Amendments are recommended to the Board of County Commissioners within the standard public hearing procedures.

IV. EXHIBITS:

EXHIBIT A

Administrative Budget for each fiscal year covered in the Plan.

Exhibit A Admin Budget

Fiscal Year	2010/2011
Salaries and Benefits	\$34,290.00
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc	\$ 235.00
Advertising	\$ 125.00
	\$ 35,000.00

Fiscal Year	2011/2012
Salaries and Benefits	\$ 34,290.00
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc	\$ 235.00
Advertising	\$ 125.00
	\$
	\$ 35,000.00

Fiscal Year	2012/2013
Salaries and Benefits	\$ 34,290.00
Office Supplies and Equipment	\$ 350.00
Travel Per diem Workshops, etc	\$ 235.00
Advertising	\$ 125.00
	\$
	\$ 35,000.00

Based on a distribution of 350,000.00

EXHIBIT 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.

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EXHIBIT C

**Housing Delivery Goals Chart (HDGC) For Each Fiscal Year
Covered in the Plan:** Chapter 67-37.005), F.A.C.
Completed HDGC for each fiscal year is attached as **Exhibit C.**

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART#2002											New Plan:	x				
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010/2011											Amendment:					
Name of Local Government: Glades County											Available Funds:	\$350,000.00				
											A	B	C	D	E	F
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
1	Down Payment Assistance-New Construction	0	\$30,000	0	\$20,000	0	\$15,000				\$0.00	0.00%	0			
2	Down Payment Assistance-Existing Stock	2	\$30,000	2	\$20,000	1	\$15,000		\$115,000.00		\$115,000.00	32.86%	5			
3	Rehabilitation-Owner Occupied	1	\$30,000	1	\$30,000	1	\$30,000		\$90,000.00		\$90,000.00	25.71%	3			
4	Replacement Housing-Owner Occupied	1	\$30,000	1	\$20,000	0	\$15,000		\$50,000.00		\$50,000.00	14.29%	2			
5	Barruer Free Rehabilitation	2	\$30,000	2	\$30,000	0	\$0		\$60,000.00		\$60,000.00	17.14%	4			
6	Disaster Strategy	0	\$30,000	0	\$30,000	0	\$30,000		\$0.00		\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	6		6		2		\$0.00	\$315,000.00	\$0.00	\$315,000.00	90.00%	14			
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
	None										\$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	6		6		2		\$0.00	\$315,000.00	\$0.00	\$350,000.00	100.00%	14			
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%				
	Maximum Allowable															
	Purchase Price:							New	\$204,432	Existing	\$204,432					
	Allocation Breakdown	Amount		%		Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$35,000.00					
	Very-Low Income	\$150,000.00		42.9%		Projected Recaptured Funds:		\$0.00								
	Low Income	\$110,000.00		31.4%		Distribution:		\$350,000.00								
	Moderate Income	\$55,000.00		15.7%		Total Available Funds:		\$350,000.00								
	TOTAL			90.0%								31-Aug-10				

FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART#2002											New Plan:	x				
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011/2012											Amendment:					
Name of Local Government: Glades County											Available Funds:	\$350,000.00				
											A	B	C	D	E	F
Strategy #	HOME OWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
1	Down Payment Assistance-New Construction	0	\$30,000	0	\$20,000	0	\$15,000	\$0.00			\$0.00	0.00%	0			
2	Down Payment Assistance-Existing	2	\$30,000	2	\$20,000	1	\$15,000		\$115,000.00		\$115,000.00	32.86%	5			
3	Rehabilitation-Owner Occupied Unit	1	\$30,000	1	\$30,000	1	\$30,000		\$90,000.00		\$90,000.00	25.71%	3			
4	Replacement Housing-Owner Occupied	1	\$30,000	1	\$20,000	0	\$15,000		\$50,000.00		\$50,000.00	14.29%	2			
5	Barrier Free Rehabilitation	2	\$30,000	2	\$30,000	0	\$0		\$60,000.00		\$60,000.00	17.14%	4			
6	Disaster Strategy	0	\$30,000	0	\$30,000	0	\$30,000		\$0.00		\$0.00	0.00%	0			
											\$0.00	0.00%	0			
											\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	6		6		2		\$0.00	\$315,000.00	\$0.00	\$315,000.00	90.00%	14			
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total			
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
	None										\$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	6		6		2		\$0.00	\$315,000.00	\$0.00	\$350,000.00	100.00%	14			
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%				
	Maximum Allowable															
	Purchase Price:							New	\$204,432	Existing	\$204,432					
	Allocation Breakdown	Amount		%		Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$35,000.00					
	Very-Low Income	\$150,000.00		42.9%		Projected Recaptured Funds:		\$0.00								
	Low Income	\$110,000.00		31.4%		Distribution:		\$350,000.00								
	Moderate Income	\$55,000.00		15.7%		Total Available Funds:		\$350,000.00								
	TOTAL			90.0%								31-Aug-10				

FLORIDA HOUSING FINANCE CORPORATION												Please check applicable box, & if Amendment, enter number					
HOUSING DELIVERY GOALS CHART #2002												New Plan:	x				
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012/2013												Amendment:					
Name of Local Government: <u>Glades County</u>												Available Funds:	\$350,000.00				
												A	B	C	D	E	F
Strategy #	HOMEOWNERSHIP	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
From Plan Text	STRATEGIES (strategy title must be same as the title used in plan text.)	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
1	Down Payment Assistance-New Construction	0	\$30,000	0	\$20,000	0	\$15,000				\$0.00	0.00%	0				
2	Down Payment Assistance-Existing	2	\$30,000	2	\$20,000	3	\$15,000		\$115,000.00		\$115,000.00	32.86%	7				
3	Rehabilitation-Owner Occupied	1	\$30,000	1	\$30,000	1	\$30,000		\$90,000.00		\$90,000.00	25.71%	3				
4	Replacement Housing	1	\$30,000	1	\$20,000	0	\$15,000		\$50,000.00		\$50,000.00	14.29%	2				
5	Barrier Free Rehabilitation	2	\$30,000	2	\$30,000	0	\$0		\$60,000.00		\$60,000.00	17.14%	4				
6	Disaster Strategy	0	\$30,000	0	\$30,000	0	\$30,000		\$0.00		\$0.00	0.00%	0				
											\$0.00	0.00%	0				
											\$0.00	0.00%	0				
	Subtotal 1 (Home Ownership)	6		6		4		\$0.00	\$315,000.00	\$0.00	\$315,000.00	90.00%	16				
	RENTAL	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total				
	STRATEGIES	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units				
	None										\$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	6		6		4		\$0.00	\$315,000.00	\$0.00	\$350,000.00	100.00%	16				
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										90%					
	Maximum Allowable Purchase Price:							New	\$204,432	Existing	\$204,432						
	Allocation Breakdown	Amount		%		Projected Program Income:		\$0.00	Max Amount Program Income For Admin:		\$35,000.00						
	Very-Low Income	\$150,000.00		42.9%		Projected Recaptured Funds:		\$0.00									
	Low Income	\$110,000.00		31.4%		Distribution:		\$350,000.00									
	Moderate Income	\$55,000.00		15.7%		Total Available Funds:		\$350,000.00									
	TOTAL			90.0%									31-Aug-10				

EXHIBIT D

Certification Page: *Chapter 67-37.005(7), F.A.C.*

Signed Certification is attached as **Exhibit D.**

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Glades 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.

EXHIBIT D

Page 2
Certification

- (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 X **has** or **has not** been implemented.

Witness

Chief Elected Official

Witness

Russell Echols
Chairman

Date

OR

Attest:
(Seal)

EXHIBIT E

Adopting Resolution: *Section 420.9072(2)(b)2, F.S.*

Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.

RESOLUTION NO.

A RESOLUTION OF THE Board of County Commission COMMISSION OF THE County of Glades 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 *Chapter 67-37.005F.A.C.*, .It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% 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 Glades County S.H.I.P Housing 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 County of

Glades___ to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

Section 1: The COMMISSIONERS' of the COUNTY OF GLADES hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2010/2011, 2011/2012, 2012/2013.

Section 2: The Chairman, Russell Echols, 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 _____, 2010.

Russell Echols

(CORPORATE SEAL)

ATTEST:

JOE FLINT, COUNTY CLERK

EXHIBIT F

Program Information Sheet:

Completed program information sheet is attached as Exhibit F.

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: Glades County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Chairman Russell Echols

ADDRESS: PO Box 1018, Moore Haven, FL 33471

SHIP ADMINISTRATOR: Erica Villafuerte

ADDRESS: PO Box 1336, Moore Haven, FL 33471

TELEPHONE:(863) 946-6004 FAX:(863) 946-2290

EMAIL ADDRESS: ericav@myglades.com

ADDITIONAL SHIP CONTACTS: _____

ADDRESS: _____

EMAIL ADDRESS: _____

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

No

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000625

MAIL DISBURSEMENT TO: Glades County Board of County Commissioners

ADDRESS: PO Box 10, Moore Haven, FL 33471

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

Please do not electronically submit payment.

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

EXHIBIT G

Ordinance: *Section 420.9072(3)(a), F.S.*

If changed from the original ordinance, a copy is attached as Exhibit G.

Ordinance #98-3 no changes

EXHIBIT H

Interlocal Agreement: *Section 420.9072, F.S.*

None.