

GULF COUNTY

STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM

(SHIP)

LOCAL HOUSING ASSISTANCE PLAN

(LHAP)

FY 2009/2010, FY 2010/2011 AND FY 2011/2012

Gulf County Community Development Corporation, Inc.

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I. PROGRAM DESCRIPTION

A. Name of the participating local government: Gulf County

Inter local: There is no inter local 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: 2009/2010, 2010/2011 and 2011/2012

D. Governance

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

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 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-

The Board of County Commissioners has recognized that the Gulf County Community Development Corporation, Inc. (CDC), as the administrator of the State Housing Initiative Partnership (SHIP) Program effective since July of 2005. With this change brought an in depth review of the program by the Gulf County CDC's Board of Directors and numerous face to face meetings with interested parties of the community.

The Board of County Commissioners has encouraged the active participation of the public in each and every step of the development of its SHIP program. In order to assure public access to the process, the County adopted a Public Participation Plan to serve as a guide for these activities. An Affordable Housing Advisory Committee that represents various segments of the population within the county was formulated, and its input has been a valuable part of the development process. Input is provided through day-to-day operations and contact with the clients, partners and sponsors on a continuous basis.

An Affordable Housing Advisory Committee was created:

- One representative of labor engaged in home building.
- One advocate for low-income persons
- One affordable housing provider
- One real estate professional
- One residential homebuilder
- One representative from the banking and mortgage industry
- Representatives of the county's general population

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 that 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 are not limited to: homeownership counseling, credit counseling. The Gulf County Community Development Corporation will be the responsible entity.

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 exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above. The methodology used is the U.S. Treasury Department. The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts

L. Income Limits, Rent Limits and Affordability

The Income and Rent Limits used in the SHIP Program are updated annually 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 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 Gulf County CDC 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.

Gulf County Board of County Commissioners is contracting with the Gulf County CDC for Administrative Services for the SHIP program.

Gulf 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 Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund.

Gulf County 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 cost of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative cost.

Gulf County has adopted the above findings in the attached resolution, Exhibit E.

II. LHAP HOUSING STRATEGIES:

A. Housing Rehabilitation

- a. **Summary:** The purpose of this strategy is to provide Housing Rehabilitation/Emergency Repair loans to eligible households who own and reside in dwellings, which do not meet the goal of decent and sanitary housing. This strategy has as its objective the upgrading of the existing housing stock to HUD Housing Quality Standards (HSQ).
- b. **Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. **Income Categories to be served:** Very-Low, Low and Moderate income eligible families (below 120% Area Median Income).
- d. **Maximum award is noted on the Housing Delivery Goals Charts:** \$18,000
- e. **Terms, Recapture and Default:** All loans made under this strategy will be a 0% non-interest bearing deferred payment loan with the loan being forgiven proportionately per annum over a ten year period.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property.

Recipients of SHIP awards will be required to contractually commit to program guidelines. The recipients will execute a promissory note and mortgage for the value of the award received. The mortgage encumbering the real property will promptly be recorded in the public records of the clerk of court.

- f. **Recipient Selection Criteria:** Applicants will be chosen on a first come, first ready, first served basis. At least 30 days after the advertisement of the Housing Assistance Program, applications from eligible households will be accepted. Applicants will be chosen on a first come, first ready, first served basis. Each eligible household will be required to provide to the SHIP office proof the home is owner-occupied, and that the home owner is

current with property taxes and/or assessments, with no judgments, liens or third mortgages against the property, and any first or second mortgages are current.

g. Additional Information

1. The home must be inspected before, during and after rehabilitation.
2. Mobile and manufactured homes without the Department of Community Affairs (DCA) insignia, rentals and condominiums are not eligible for assistance.
3. Funds will not be utilized for cases where the maximum amount under this strategy will not bring the home to the Housing Quality Standard (HQS). These cases will be forwarded to another local, state or federal program for assistance if applicable.

B. Volunteer Based Rehabilitation

- a. **Summary:** The purpose of this strategy is to provide grants for the purchase of building materials, supplies and related support items to be utilized through volunteer based initiatives in order to complete improvements to very low and low income owner occupied homes as required to address limited scope health and safety deficiencies with the home, primarily in one or more of the following areas: roofing repair/replacement, minor interior/exterior repairs, painting/siding, handicapped accessibility, window/door replacement, insulation/energy efficiency improvements, ect. Expenditures of SHIP funds will be limited to materials, supplies and associated costs, while labor and installation expertise will be provided by volunteer based initiative. Repairs will target health and safety concerns with priority for hurricane repair/recovery needs.
- b. **Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. **Income Categories to be served:** Very-Low, Low and Moderate Income families (below 120% Area Median Income).
- d. **Maximum award is noted on the Housing Delivery Goals Charts:** \$5,500
- e. **Terms, Recapture and Default:** All loans made under this strategy will be a 0% non-interest bearing deferred payment loan

with the loan being forgiven proportionately per annum over a four year period. The loan shall provide for pro-rated repayment, which shall be due upon sale, assignment or any transfer of title of the property within the four-year term.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property.

Recipient of SHIP award will be required to contractually commit to program guidelines. The recipients will execute a promissory note and mortgage encumbering the real property will promptly be recorded in the public records of the clerk of court.

- f. Recipient Selection Criteria:** Assistance provided on a first come, first ready, first served basis following the advertisement of the availability of SHIP resources.

- g. Sponsor Selection Criteria:** Sponsor selection will be based upon responses to an advertised request for proposal, which will provide for an open application cycle. Selection criteria will include:
 - 1. past experience of agency in managing volunteer based home repair initiatives;
 - 2. commitment of non-SHIP funds or volunteer (in-kind) services as leverage for SHIP dollars;
 - 3. unit production goals for housing repair in relation to SHIP funds requested;
 - 4. documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject activity.

Proposals meeting the RFP requirements will be evaluated jointly by CDC to determine the agency (ies) or organization(s) that will be recommended to implement this strategy. Final selection and contract approval will be provided by the County Commission.

Assistance to homebuyers will be provided on a first come/first served basis following advertisement of the available SHIP resources.

h. Additional Information

1. The home must be inspected before, during and after rehabilitation.
2. Mobile and manufactured homes without the Department of Community Affairs (DCA) insignia will not be eligible.

C. Purchase Assistance

- a. Summary:** The purpose of this strategy is to provide funding to assist eligible households with the down payment, closing cost and principal by down for the purchase of a home. Funds may be used for assistance toward the purchase of an existing pre-owned structure or newly constructed non-pre-owned structure.
- b. Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. Income Categories to be served:** Very-Low, Low and Moderate
- d. Maximum award is noted on the Housing Delivery Goals Charts:** \$17,500
- e. Terms, Recapture and Default:** All loans made under this strategy will be a delayed payment loan, a non-amortizing, non-interest bearing loan which payment is delayed until the assisted property is sold, transferred or converted to other than owner occupied use at which time the loan shall immediately become due and payable. Loans will stay in effect for 15 years.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property.

Recipients of SHIP awards will be required to contractually commit to program guidelines. The recipients will execute a promissory note and mortgage for the value of the award received.

The mortgage encumbering the real property will promptly be recorded in the public records of the clerk of court.

- f. **Recipient Selection Criteria:** Assistance is provided on a first come, first ready, first served basis following the advertisement of the availability of SHIP resources.
- g. **Additional Information:**
 1. The applicant must complete the Gulf County Homebuyers Education Course.
 2. The applicant must be approved for a first mortgage by a participating lender.
 3. Mobile manufactured homes without the Department of Community Affairs (DCA) insignia are not eligible.
 4. The home to be purchase must be located in Gulf County.
 5. Owner financing cannot be utilized.
 6. Other funding sources may include lending institutions, State and Federal Programs i.e. Rural Development, HOME, HAP, or HOP.

D. Land Acquisition

- a. **Summary:** the purpose of this strategy is to provide direct loans to eligible sponsors for the purchase of land, which is pledged at the bank as security collateral for construction/permanent financing for a new home.

Pursuant to Rule 67-37.007 F.A.C., in order to meet the 75% construction required for land acquisition, construction of the homes must be completed within 24 months from the close of the applicable fiscal year.

- b. **Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. **Income Categories to be served:** Very-Low, Low and Moderate
- d. **Maximum award is noted on the Housing Deliver Goals Charts:** \$20,000

- e. **Terms, Recapture and Default:** The terms of this award will be in the form of a deferred payment loan. Loans made to non-profits will be at a 0% interest and will be due when the homebuyer secures permanent financing. All loans made under the program guidelines must be paid off through purchase by a homebuyer within a 24month period from initial disbursement of SHIP funds and before the end of the expenditure deadline for the fiscal year in which the award was made.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property.

- f. **Recipient Selection Criteria:** Assistance provide on a first come, first ready, first served basis following the advertisement of the availability of SHIP resources.
- g. **Sponsor Selection Criteria:** Sponsor selection will be based upon responses to an advertised request for proposal, which will provide for an open application cycle. Selection criteria will include:
1. past experience of agency in successfully developing this type of housing;
 2. have access to lenders willing to participate in providing end loans;
 3. unit production goals for housing;
 4. must have property selected in advance, including legal description and address;
 5. must have an appraisal on property indicating current value,
 7. Must show ability to fund remaining purchase price;
 8. Provide development cost pro forma indicating the developer fee does not exceed 10% of the sales price;
 9. Documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the

agency demonstrates capacity to implement the subject activity.

Proposals meeting the RFP requirements will be evaluated jointly by the Gulf County CDC and the Gulf County Housing Advisory Committee to determine the agency (ies) or organizations(s) that will be recommended to implement this strategy. Final selection and contract approval will be provided by the County Commission. Assistance to homebuyers will be provided on a first com/first served basis following advertisement of the available SHIP resources.

E. Foreclosure

- a. Summary:** The purpose of this strategy is to provide SHIP funds to eligible homeowners to assist in bringing their mortgage payments current prior to the start of the foreclosure process. Property must be owner occupied, and homeowner must meet SHIP qualification and guidelines. Eligible expenses include delinquent mortgage payment (principal, interest, taxes and insurance, attorney's fees, late fees and other customary fees). Funds will be disbursed to the lender.
- b. Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. Income Categories to be served:** Very-Low, Low and Moderate
- d. Maximum award is noted on the Housing Delivery Goals Charts:** \$2,000
- e. Terms, Recapture and Default:** The term of this award is a grant.
- f. Recipient Selection Criteria:** Assistance provided on a first come, first ready, first served basis following the advertisement of the availability of SHIP resources.
- g. Additional Information:**
 - 1. The applicant must show the ability to continue to maintain their mortgage payment after assistance is given.
 - 2. Applicant must complete Gulf County's Homebuyer Education Class.
 - 3. Applicant must show that the nonpayment of the mortgage is due to the following eligible reasons: reduction of work hours,

temporary loss of employment, sudden medical expenses, divorce or separation, death in family, unforeseen emergency repair bills or predatory lending.

F. Disaster Mitigation and Recovery

- a. Summary:** The purpose of this strategy is to assist owner-occupied applicants with emergency repair and rehabilitation as defined by Rule Chapter 67-37, Florida Administrative Code, only in the aftermath of a natural disaster declared by Executive Order; the United States President, State of Florida Governor, or the Gulf County Board of County Commissioners (GCBOCC). Any unencumbered SHIP funds may be authorized for this strategy by the County Administrator, acting for the GCBOCC, with no further amendment required. Use of these funds include, but are not limited to, repair/construction of wells and septic tanks, emergency supplies to weatherproof damaged homes as a result of a natural or other disaster; tree and debris removal required to make individual units habitable; temporary repairs to avoid further damage; and soft costs to process assistance applications.
- b. Fiscal Years Covered:** FY 2009/2010, FY 2010/2011 AND FY 2011/2012
- c. Income Categories to be served:** Very-Low and Low Income eligible families (below 120% Area Median Income).
- d. Maximum award is noted on the Housing Delivery Goals Charts:** \$19,685.
- e. Terms, Recapture and Default:** All loans made under this strategy will be a 0% non-interest bearing deferred payment loan with the loan being forgiven proportionately per annum over a ten year period.

Recipients of SHIP awards will be required to contractually commit to program guidelines. The recipients will execute a promissory note and mortgage for the value of the award received. The mortgage encumbering the real property will promptly be recorded in the public records of the clerk of court.

- f. Recipient Selection Criteria:** Applicant selection will be as follows:
 - 1. applicants currently on the SHIP owner occupied housing rehabilitation wait list will be contacted to ascertain any damage incurred due to the natural disaster.
 - 2. After purging the wait list the availability of unencumbered funds will be advertised in a newspaper of general circulation and in periodicals

serving ethnic and diverse neighborhoods within the county. The County will advertise the availability of any unencumbered funds at least 30 days prior to the beginning of the disaster mitigation/recovery application period. Applications received during the application period will be assisted on a first come, first ready, first served basis.

g. Additional Information:

1. The home must be inspected before, during and after rehabilitation.

G. Florida Homebuyer Opportunity Program

- a.** Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the “Florida Homebuyer Opportunity Program.”
- b.** Fiscal Years Covered: 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
- c.** Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.
- d.** Maximum award is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.
- e.** Terms, Recapture and Default: If the county or eligible municipality receives repayment from the homebuyer within 18 months after the closing date of the loan the county or eligible municipality shall waive all interest charges. A homebuyer who fails to fully repay the loan within 18 months shall be subject to repayment terms provided in an appropriate strategy in the local housing assistance plan. All funds repaid to a county or eligible municipality shall be considered “program income” as defined in s. 420.9071 (24).
- f.** Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of

\$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009

III LHAP INCENTIVE STRATEGIES

- A. **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.

a. **Summary:** Required reviews and subsequent recommendations shall be completed by the County within seven (7) working days after the date the division is satisfied that the application contains all required information and all fees and charges have been paid. However, in the interest of promoting Affordable housing for income-qualified persons, a contingency policy has been developed and put into place that provides priority treatment in development order issuance for Affordable Housing. The intent is to expedite the processing of Affordable Housing Development application in that required reviews and subsequent recommendations will be completed within five (5) working days after the date the division is satisfied that the application contains all required information and all fees and charges have been paid. The County is currently implementing its expedited permitting process. This process has functioned very effectively keeping well within the time limits established in the plan. Delays have not been experienced for any affordable housing project. The effectiveness of the incentive can be attributed to the communication between the building/planning division and the developer(s).

- B. **Ongoing Review Process:** An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to the adoption.

a. **Summary:** A process by which the local government considers before adoption policies, procedures, ordinances, regulations or plan provisions that have a significant impact on the cost of housing has been established. Prior to the adoption of any policy, procedure, ordinance, regulation, or plan provision that will have a significant impact on the cost of housing, the Planning & development Review Board will review such document and make recommendations to the Gulf County Board of County Commissioners on alternatives that will either eliminate or lower excessive costs. To date there have been no recommendations made to the Commission concerning this incentive.

FLORIDA HOUSING FINANCE CORPORATION										Please check applicable			
HOUSING DELIVERY GOALS CHART#2002										New Plan:			
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009-2010										Amendment:			
Name of Local Government: Gulf County										Fiscal Yr. Closeout:			
							Available Funds:	\$375,000.00					
							A	B	C	D			
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total			
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars			
Housing Rehabilitation (Strategy A)	3	\$18,000	2	\$18,000	2	\$18,000		\$126,000.00		\$126,000.00			
Volunteer-Based Rehabilitation (Strategy B)	6	\$5,500	4	\$5,500	2	\$5,500		\$66,000.00		\$66,000.00			
Purchase Assistance (Strategy C)	1	\$17,500	1	\$17,500	1	\$17,500	\$17,500.00			\$52,500.00			
Land Acquisition (Strategy D)	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00			\$60,000.00			
Foreclosure Prevention (Strategy E)	4	\$2,000	4	\$2,000	3	\$2,000				\$22,000.00			
Disaster Mitigation and Recovery (Strategy F)		\$19,685		\$19,685		\$19,685				\$0.00			
Florida Homebuyers Opportunity Program (Strategy G)	1	\$8,000	2	\$8,000	3	\$8,000	\$16,000.00			\$48,000.00			
Subtotal 1 (Home Ownership)	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$374,500.00			
RENTAL STRATEGIES													
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total				
Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars				
									\$0.00				
									\$0.00				
									\$0.00				
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00			
Administration Fees										\$35,000.00			
Admin. From Program Income													
Home Ownership Counseling										\$10,000.00			
GRAND TOTAL	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$419,500.00			
Add Subtotals 1 & 2, plus all Admin. & HO Counseling													
Percentage Construction/Rehab										76%			
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.													
Maximum Allowable													
Purchase Price:										New	\$189,000	Existing	\$189,000
Allocation Breakdown										Amount	%		
										Projected Program Income:	\$25,000.00	Max Amount Program Income For Admin:	
										Projected Recaptured Funds:			
										Distribution:	\$350,000.00		
										Total Available Funds:	\$375,000.00		
Very-Low Income											\$140,500.00	37.5%	
Low Income											\$119,500.00	31.9%	
Moderate Income											\$114,500.00	30.5%	
TOTAL												99.9%	

box, & if Amendment, enter numbe	
	X
67-37.005(5)(d) F.A.C.	
E	F
Total	Total
Percentage	Units
33.60%	7
17.60%	12
14.00%	3
16.00%	3
5.87%	11
0.00%	0
12.80%	6
99.87%	36
Total	Total
Percentage	Units
0.00%	0
0.00%	0
0.00%	0
0.00%	0
9.33%	
0.00%	
2.67%	
111.87%	36
\$2,500.00	

FLORIDA HOUSING FINANCE CORPORATION										Please check applicable			
HOUSING DELIVERY GOALS CHART#2002										New Plan:			
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011										Amendment:			
Name of Local Government: Gulf County										Fiscal Yr. Closeout:			
										Available Funds:			
										\$375,000.00			
										A	B	C	D
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total			
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars			
Housing Rehabilitation (Strategy A)	3	\$18,000	2	\$18,000	2	\$18,000		\$126,000.00		\$126,000.00			
Volunteer-Based Rehabilitation (Strategy B)	6	\$5,500	4	\$5,500	2	\$5,500		\$66,000.00		\$66,000.00			
Purchase Assistance (Strategy C)	1	\$17,500	1	\$17,500	1	\$17,500	\$17,500.00			\$52,500.00			
Land Acquisition (Strategy D)	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00			\$60,000.00			
Foreclosure Prevention (Strategy E)	4	\$2,000	4	\$2,000	3	\$2,000				\$22,000.00			
Disaster Mitigation and Recovery (Strategy F)		\$19,685		\$19,685		\$19,685				\$0.00			
Florida Homebuyers Opportunity Program (Strategy G)	1	\$8,000	2	\$8,000	3	\$8,000	\$16,000.00			\$48,000.00			
Subtotal 1 (Home Ownership)	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$374,500.00			
RENTAL STRATEGIES													
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total				
Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars				
									\$0.00				
									\$0.00				
									\$0.00				
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00			
Administration Fees										\$35,000.00			
Admin. From Program Income													
Home Ownership Counseling										\$10,000.00			
GRAND TOTAL													
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$419,500.00			
Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									76%			
Maximum Allowable													
Purchase Price:							New	\$189,000	Existing	\$189,000			
Allocation Breakdown	Amount		%			Projected Program Income:	\$25,000.00	Max Amount Program Income For Admin:					
Very-Low Income	\$140,500.00		37.5%			Projected Recaptured Funds:							
Low Income	\$119,500.00		31.9%			Distribution:	\$350,000.00						
Moderate Income	\$114,500.00		30.5%			Total Available Funds:	\$375,000.00						
TOTAL			99.9%										

box, & if Amendment, enter numbe	
	X
67-37.005(5)(d) F.A.C.	
E	F
Total	Total
Percentage	Units
33.60%	7
17.60%	12
14.00%	3
16.00%	3
5.87%	11
0.00%	0
12.80%	6
99.87%	36
Total	Total
Percentage	Units
0.00%	0
0.00%	0
0.00%	0
0.00%	0
9.33%	
0.00%	
2.67%	
111.87%	36
\$2,500.00	

FLORIDA HOUSING FINANCE CORPORATION										Please check applicable			
HOUSING DELIVERY GOALS CHART#2002										New Plan:			
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2011-2012										Amendment:			
Name of Local Government: Gulf County										Fiscal Yr. Closeout:			
										Available Funds:			
										\$375,000.00			
										A	B	C	D
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total			
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars			
Housing Rehabilitation (Strategy A)	3	\$18,000	2	\$18,000	2	\$18,000		\$126,000.00		\$126,000.00			
Volunteer-Based Rehabilitation (Strategy B)	6	\$5,500	4	\$5,500	2	\$5,500		\$66,000.00		\$66,000.00			
Purchase Assistance (Strategy C)	1	\$17,500	1	\$17,500	1	\$17,500	\$17,500.00			\$52,500.00			
Land Acquisition (Strategy D)	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00			\$60,000.00			
Foreclosure Prevention (Strategy E)	4	\$2,000	4	\$2,000	3	\$2,000				\$22,000.00			
Disaster Mitigation and Recovery (Strategy F)		\$19,685		\$19,685		\$19,685				\$0.00			
Florida Homebuyers Opportunity Program (Strategy G)	1	\$8,000	2	\$8,000	3	\$8,000	\$16,000.00			\$48,000.00			
Subtotal 1 (Home Ownership)	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$374,500.00			
RENTAL STRATEGIES													
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total				
Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars				
									\$0.00				
									\$0.00				
									\$0.00				
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00			
Administration Fees										\$35,000.00			
Admin. From Program Income													
Home Ownership Counseling										\$10,000.00			
GRAND TOTAL													
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	16		14		12		\$93,500.00	\$192,000.00	\$0.00	\$419,500.00			
Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.									76%			
Maximum Allowable													
Purchase Price:							New	\$189,000	Existing	\$189,000			
Allocation Breakdown	Amount		%			Projected Program Income:		\$25,000.00	Max Amount Program Income For Admin:				
Very-Low Income		\$140,500.00		37.5%		Projected Recaptured Funds:							
Low Income		\$119,500.00		31.9%		Distribution:		\$350,000.00					
Moderate Income		\$114,500.00		30.5%		Total Available Funds:		\$375,000.00					
TOTAL				99.9%									

box, & if Amendment, enter numbe	
	X
67-37.005(5)(d) F.A.C.	
E	F
Total	Total
Percentage	Units
33.60%	7
17.60%	12
14.00%	3
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5.87%	11
0.00%	0
12.80%	6
99.87%	36
Total	Total
Percentage	Units
0.00%	0
0.00%	0
0.00%	0
0.00%	0
9.33%	
0.00%	
2.67%	
111.87%	36
\$2,500.00	

TIMETABLE FOR STATE FISCAL YEARS 2009/2010, 2010/2011 & 2011/2012

Name of Local Government: Gulf County

Program Activities	Year 2009/2010												2010/2011												2011/2012																										
	Month	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12								
Advertise Availability of Funds		x												x												x																									
Application Period(On-Going)		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	X	X	X	X	X	X	x	x	x	x	x	x	x	x	x	x	x	x	x													
Start Program Year		x												x												x																									
Annual Report				x												x												x													x										
Mid-Year Review/Adjustments						x													x												x																				
End-Year Review/Adjustments												x													x													x													
Encumbrance Deadline												x													x													x													
Expenditure Deadline												x													x													x													
Final Program Review												x													x													x													

Fiscal Year 2009/2010	
Salaries and Benefits	\$31,000.00
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$1,500.00
Advertising	\$500.00
Contractual Services	\$1,000.00
	<hr/>
	\$35,000

Fiscal Year 2010/2011	
Salaries and Benefits	\$31,000.00
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$1,500.00
Advertising	\$500.00
Contractual Services	\$1,000.00
	<hr/>
	\$35,000

Fiscal Year 2011/2012	
Salaries and Benefits	\$31,000.00
Office Supplies and Equipment	\$1,000.00
Travel Perdiem Workshops, etc	\$1,500.00
Advertising	\$500.00
Contractual Services	\$1,000.00
	<hr/>
	\$35,000

Based on an annual distribution of \$350,000.00

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Exhibit A

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: **Gulf County**

CHIEF ELECTED OFFICIAL (Chairman): **Nathan Peters, Jr., County Commissioner**

ADDRESS: **1000 Cecil G. Costin, Sr, Blvd., Port St. Joe, Florida 32456**

SHIP ADMINISTRATOR: Gulf County Community Development Corporation, Inc.

ADDRESS: **401 Peters Street, Port St. Joe, Florida 32456**

TELEPHONE: **(850) 229-5399 FAX: (850) 227-3392**

EMAIL ADDRESS: **gulfcdc@yahoo.com**

ADDITIONAL SHIP CONTACTS: Erika White

ADDRESS: **401 Peters Street, Port St. Joe, Florida 32456**

EMAIL ADDRESS: gulfcdc@yahoo.com

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: _____

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

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