



Local Housing Assistance Plan

Hamilton County, Florida
SHIP Manual

LHAP

2011-2012

2012-2013

2013-2014



Table of Contents

Section I	1
Program Description	3
Section II	6
Strategies	6
Rehabilitation/Emergency Repair	6-8
Purchase Assistance	8-10
Replacement Housing	10-11
Disaster Mitigation/Recovery	11-12
Section III	12
LHAP Incentive Strategies	12-13
Section IV	14
Exhibits	14-23

I. PROGRAM DESCRIPTION:**A. Participating Local Government:**

Hamilton County
204 NE First Street
Jasper, FL. 32052

There is no Interlocal Agreement in Hamilton County

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, and to further the housing element of the local government comprehensive plan specific to affordable housing. The activities focus on preserving the existing housing stock through rehabilitation and emergency repairs and to assist families in attaining home ownership in the county.

C. Fiscal years covered by the Plan:

Year 1 (2012): July 1, 2011 – June 30, 2012

Year 2 (2013): July 1, 2012 – June 30, 2013

Year 3 (2014): July 1, 2013 – June 30, 2014

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. **Cities and Counties must be in compliance with these applicable statutes and rules.**

E. Local Housing Partnership:

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

F. Leveraging:

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

G. Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers 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:

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. Informative materials will be distributed throughout the county at local government offices. 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 (Pre and Post), Credit Counseling, Tenant Counseling and Transportation

K. Purchase Price Limits:

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

The methodology used is:

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

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Chart (See Appendix A).

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 (See Appendix B).

M. Welfare Transition Program:

Should an 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 employ personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff 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 annually for at least 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:

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.

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs."

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

P. Program Administration:

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

Q. Essential Service Personnel:

Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

R. Section 420.9075(3)(d), F.S.:

Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required:

S. Qualification Process:

All applicants must have been a resident of Hamilton County for one (1) year prior to beginning the application process. All applicants cannot have received assistance (i.e. purchase assistance, rehabilitation, disaster, replacement) from any low-income housing program in Hamilton County within the past ten (10) years. Emergency Repair assistance is allowed up to the total of \$25,000. Manufactured homes qualify for assistance so long as they are classified as "real property." For further details on qualifying, see the strategies below.

S. Definitions:

A list of subjective terms and definitions is described below:

1. Strategy – a certain type of assistance that is offered by the SHIP program (i.e. rehabilitation, purchase assistance, emergency repair, disaster)
2. Median Income – 120 or 140 percent of the median family income for the State of Florida, as provided by the Florida Housing Coalition
3. Low Income – 80 percent of the median family income for the State of Florida, as provided by the Florida Housing Coalition
4. Very Low Income – 50 percent of the median family income for the State of Florida, as provided by the Florida Housing Coalition
5. Extremely Low Income – 30 percent of the median family income for the State of Florida, as provided by the Florida Housing Coalition
6. Preference – Disabled, handicapped, or elderly (age 62 and over)
7. SHIP Verified Lender – monies lent from a bank, financial institution, or private lending institution
8. Deferred Payment Loan – a loan in which the regular monthly payments are postponed until the end of a given period, unless otherwise noted in the lien agreement

Section II. LHAP HOUSING STRATEGIES:**A. Housing Rehabilitation/Emergency Repair**

1. Complete the substantial rehabilitation of substandard, homeowner occupied housing. The economic life of the house should be extended by an additional five (5) to ten (10) years. The maximum per unit cost of rehabilitation is \$25,000. For a manufactured home to qualify, it must be considered real property and not be more than ten (10) years old as of the date of application. The work will address code deficiencies identified in the house and include, but not be limited to:

- a.) Repair or replace roof
- b.) Repair or replace interior walls
- c.) Repair or replace load bearing or exterior walls
- d.) Repair or replace damaged or sagging floors and ceilings
- e.) Repair or replace wiring and/or wiring systems
- f.) Repair or replace plumbing
- g.) Repair or replace faulty steps and porches
- h.) Repair or install heating, hot water heaters, electrical and sanitation
- i.) Repair or construct bathrooms and/or kitchens
- j.) Install septic tanks and/or hookup to city water and sewer
- k.) Paint homes, interior and/or exterior, in conjunction with other eligible activities
- l.) Install or replace floor coverings or carpeting
- m.) Inspect and fumigate for termites and other vermin
- n.) Install appliances to include stove and/or refrigerator, only when existing units cannot be reused
- o.) Install wall, ceiling insulation and other eligible weatherization activities
- p.) Repair, replace, or install heating and/or a/c units, as needed

SHIP funds will be used to provide emergency repair assistance for very-low, low and moderate income owner occupied homes to address emergency situations targeting health and safety concerns. The applicant will move up in priority on the waiting list for the emergency items to be addressed. Once this has taken place, they will move back to their original place on the waiting list for any other repairs that need addressing. The Emergency Repair work is defined as work that will address health and safety concerns to include, but not be limited to:

- a.) Leaky roof
- b.) Septic tank repairs, place, or furnish
- c.) Replace electrical wiring that is a fire hazard
- d.) Plumbing or water damage caused by leaky plumbing
- e.) Heating and/or Cooling

2. Fiscal Years Covered:

Year 1 (2012): July 1, 2011 – June 30, 2012

Year 2 (2013): July 1, 2012 – June 30, 2013

Year 3 (2014): July 1, 2013 – June 30, 2014

3. Income Categories to be served:

This strategy will serve families with incomes of 120% or less of the median and who make this home their primary residence. The family must have title to the property.

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

The maximum award amount is \$25,000. The award is granted as a deferred payment loan for a period of ten (10) years. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. The Deferred Payment Loan is secured by a Security Instrument/Lien that is recorded with the Clerk of Courts office. Applicants in the Moderate Income level are required to contribute one percent of the cost of the winning bid toward the rehabilitation process of their home, to be issued to the Program before work starts. The note has no monthly payment, is at zero (0) percent interest and is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred, the loan becomes due and payable in full with the following exception: to an Income eligible heir who is going to make the house their primary residence.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the loan repayment will be prorated at a rate of 20 percent or 1/5 for each year remaining in the agreement. A repayment schedule will be established not to exceed fifteen years at a yield of four (4) percent per annum.

5. Recipient Selection Criteria:

Assistance will be provided on a first come, first serve basis. SHIP funds will be used to provide emergency repair assistance for very-low, low and moderate income owner occupied homes to address emergency situation targeting health and safety concerns. The applicant will move up in priority on the waiting list for the emergency items to be addressed, once this has taken place they will be moved back to their original place on the waiting list for any other repairs needing to be addressed with the remaining funds of the \$25,000.00 granted to the applicant. A waiting list will be established for all qualified applicants. New applicants will be added to the waiting list as they are approved. Preference is to be given to people over 62 years old and/or handicapped/disabled. No sponsor selection criteria are applicable.

6. Additional Information:

Repair assistance may also include funding from home funds, when available,

and section 504 Home Repair Program (Rural Development), CDBG funds, Weatherization Program(s) with the following exception: when SHIP funds are leveraged with CDBG funds used for infrastructure projects such as sewer and water services, for public health concerns, there will be no deferred payment lien required. Individuals will be required to meet all other applicable guidelines for SHIP.

B. Purchase Assistance (with and without Rehabilitation):

1. SHIP funds will be made available to support down payment and closing costs for the purchase of an existing or new construction affordable housing unit on a one-time basis to income eligible home buyers (very low, low, and moderate). On existing units \$2,000.00 will be held in escrow by the closing agent, to cover minor rehabilitation costs to be done by a licensed contractor, prior to moving in. On new construction projects, SHIP funds may be used to reduce the amount of the construction loan as well as providing down payment/closing cost assistance toward the purchase of a lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating home buyer, however, each home buyer shall only receive the minimum level of assistance required to enable the purchase of an existing or new construction home. Permanent first mortgage financing (exceeding the SHIP Home Buyer Assistance) is provided through financial institutions without local guarantee, thereby leveraging a significant volume of private sector financing. The purchase price of all units either new construction or existing units under the SHIP program will not exceed ninety (90%) of the area's median purchase price for new or existing homes. For a manufactured home to qualify, it must be considered real property and not be more than fifteen (15) years old at the time of application. Before the verification process begins, applicant must provide SHIP with appropriate pre-approval documents from a SHIP verified lender.
2. Fiscal Years Covered:

Year 1 (2012): July 1, 2011 – June 30, 2012
Year 2 (2013): July 1, 2012 – June 30, 2013
Year 3 (2014): July 1, 2013 – June 30, 2014
3. Income Categories to be served:
This strategy will serve families with incomes of 140% or less of the median and who make this home their primary residence. The family must have title to the property.
4. Maximum award is noted on the Housing Delivery Goals Charts as is follows:

Very-low and Low Income: \$20,000
Moderate Income: \$12,000

5. **Terms, Recapture, and Default:**
The award is granted as a deferred payment loan for a period of ten (10) years. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. The Deferred Payment Loan is secured by a Security Instrument/Lien that is recorded with the Clerk of Courts office. Applicants in the Moderate Income level are required to contribute 1 percent of the cost of the winning bid toward the rehabilitation process of their home, to be issued to the Program before work starts. The note has no monthly payment, is at zero (0) percent interest and is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred, the loan becomes due and payable in full with the following exception: to an Income eligible heir who is going to make the house their primary residence.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the loan repayment will be prorated at a rate of 20 percent or 1/5 for each month remaining in the agreement. A repayment schedule will be established not to exceed fifteen years at a yield of four (4) percent per annum.

6. **Recipient Selection Criteria:**
Assistance will be provided on a first-ready first serve basis (with ready, meaning prequalification with a lender has been established in writing) basis following annual advertisement of the availability of SHIP resources. A waiting list will be established for all qualified applicants. New applicants will be added to the waiting list as they are approved. Sponsor selection criteria are not applicable.

C. Replacement Housing:

1. SHIP funds will be made available on a one-time basis for income eligible families, very low and low income with preference going to very low income to demolish and replace existing housing units with affordable new construction houses when dwelling is beyond rehabilitation and repair. Assistance shall be tailored to the individual affordability and financing needs of the targeted family, however, each family shall only receive the minimum level of assistance required to enable the construction of a new home that meets the needs of the family.
2. **Fiscal Years Covered:**

Year 1 (2012): July 1, 2011 – June 30, 2012
Year 2 (2013): July 1, 2012 – June 30, 2013
Year 3 (2014): July 1, 2013 – June 30, 2014
3. **Income Categories to be served:**
Families must have homes that are classified as un-repairable and not be eligible for any other SHIP strategy. The family's income cannot exceed 80% of the

median income, extremely-low, very-low, and low-income levels

4. Maximum award is noted on the Housing Delivery Goals Charts:
The maximum SHIP cost per unit is \$75,000.
5. Terms, Recapture, and Default:
The award is granted as a deferred payment loan for a period of ten (10) years. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. The Deferred Payment Loan is secured by a first mortgage *[(and note (typical))* security Instrument/Lien that is recorded with the Clerk of Courts office. Applicants in the Moderate Income level are required to contribute 1 percent of the cost of the winning bid toward the rehabilitation process of their home, to be issued to the Program before work starts. The note has no monthly payment, is at zero (0) percent interest and is due and payable only if the property is sold, leased, rented, or the title is transferred within ten (10) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred, the loan becomes due and payable in full with the following exception: to an Income eligible heir who is going to make the house their primary residence.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the loan repayment will be prorated at a rate of 20 percent or 1/5 for each month remaining in the agreement. A repayment schedule will be established not to exceed fifteen years at a yield of four (4) percent per annum.

6. Recipient Selection Criteria:
Assistance will be provided based on a first come/first serve basis by income category with consideration given by the advisory committee to factors such as special needs of the household, severity of the housing deficiency, and reasonableness of costs following annual advertisement of the availability of SHIP resources. A waiting list will be established for all qualified applicants. New applicants will be added to the waiting list as they are approved. Sponsor selection criteria are not applicable.
7. Additional Information:
Repair assistance may also include funding from home funds, when available, and section 504 Home Repair Program (Rural Development), CDBG funds, Weatherization Program(s) with the following exception: when SHIP funds are leveraged with CDBG funds used for infrastructure projects such as sewer and water services, for public health concerns, there will be no deferred payment lien required. Individuals will be required to meet all other applicable guidelines for SHIP.

D. Disaster Mitigation/Recovery

1. SHIP funds will be used in all areas of Hamilton County to provide emergency

repairs to homes owned by very-low, low, and moderate-income families in the aftermath of a federal, state, or locally declared natural disaster as declared by Executive Order as provided in section 420.9078 (1) F.S. Generally such needs shall include, but not be limited to, interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units inhabitable by the eligible family; and post-disaster with non-insured repairs to homes. This optional strategy will be implemented only in the event of a declared natural disaster that directly impacts Hamilton County.

2. Fiscal Years Covered:

Year 1 (2012): July 1, 2011 – June 30, 2012

Year 2 (2013): July 1, 2012 – June 30, 2013

Year 3 (2014): July 1, 2013 – June 30, 2014

3. Income Categories to be served:

All homes repaired through this activity will be owned by families with incomes below 140% of the median income.

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

The maximum SHIP cost per unit is \$6,000.

5. Terms, Recapture and Default:

The award is granted as a deferred payment loan for a period of three (3) years. If the family chooses to not occupy the home, the prorated portion of the remaining length of term will be repaid. The Deferred Payment Loan is secured by a first mortgage *[(and note (typical))* security Instrument/Lien that is recorded with the Clerk of Courts office. Applicants in the Moderate Income level are required to contribute 1 percent of the cost of the winning bid toward the rehabilitation process of their home, to be issued to the Program before work starts. The note has no monthly payment, is at zero (0) percent interest and is due and payable only if the property is sold, leased, rented, or the title is transferred within three (3) years. If the property is sold, the loan becomes due and payable in full. If the title is transferred, the loan becomes due and payable in full with the following exception: to an Income eligible heir who is going to make the house their primary residence.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the loan repayment will be prorated at a rate of 20 percent or 1/5 for each year remaining in the agreement. A repayment schedule will be established not to exceed fifteen years at a yield of four (4) percent per annum.

6. Recipient Selection Criteria:

Assistance will be provided based on a first come/first serve basis by income category with consideration given by the advisory committee to factors such as

special needs of the household, severity of the housing deficiency, and reasonableness of costs following the declaration of the natural disaster. The strategy will be advertised annually along with notice of all SHIP strategies and resources; however, the strategy will be implemented only in the event of a natural disaster. Sponsor selection criteria are not applicable.

III. LHAP INCENTIVE STRATEGIES

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

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.

1. Established policy and procedures:

The current permit process for single family homes shall be retained. Affordable housing permit applications will be given a priority in the event the permit approval time should reach a level in excess of seven (7) days in the future. The Hamilton County Board of County Commissioners adopted the Affordable Housing Incentive Plan on March 16, 1993 by resolution. No delays have been experienced in the County's permitting procedures

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 their adoption.

1. Established policy and procedures:

Hamilton County has developed and adopted an Affordable Housing Impact Review Policy providing procedures for the review of local policies, procedures, ordinances, regulations and plan provisions that significantly impact upon the cost of housing prior to their adoption. On March 16, 1993 Hamilton County adopted a review process to determine the impact of Commission action on the cost of affordable housing. The County Building Department will have the responsibility of performing the review procedure and insure that the review process is implemented to assess impacts on affordable housing cost prior to Commission action.

IV. EXHIBITS:

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

Exhibit A

Administrative Budget*

Administrative Budget**	
Year	Total Allowance
2011-2012	\$35,000
2012-2013	35,000
2013-2014	35,000
*Budget will not exceed the 10% as allowed by SHIP.	**The new budget will be added as it is approved by the BOCC each year.

Exhibit B**Timeline for Encumbrance and Expenditures**

Year	Funds Available	Encumbered	Expended
2011-2012	July 1, 2012	July 1, 2013	July 1, 2014
2012-2013	July 1, 2013	July 1, 2014	July 1, 2015
2013-2014	July 1, 2014	July 1, 2015	July 1, 2016

Exhibit C

Housing Delivery Goals Chart (HDGC)

HDGC				
Year	Purchase Assistance	Rehabilitation	Replacement	Disaster
2011-2012	\$84,000	\$150,000	\$75,000	\$6,000
2012-2013	\$84,000	\$150,000	\$75,000	\$6,000
2013-2014	\$84,000	\$150,000	\$75,000	\$6,000
Total per Year				\$315,000

Exhibit D**Signed Certification Page****CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Hamilton 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 nation of 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 of 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 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 monies 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.

Certification

(14)SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

(15)Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements; similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(16)Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

(17)Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)

(18)The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.

(19)The provisions of Chapter 83-220, Laws of Florida _____ **has** or _____ **has not** been implemented.

Witness

Chief Elected Official or designee

Witness

Name and Title

Date
OR

Attest: Greg Godwin, Clerk of Courts

(Seal)

Exhibit E**Adopting Resolution**

RESOLUTION NO.

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF HAMILTON COUNTY 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 CHAIRMAN 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 92-137 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 67-37.005(6)(f)3, F.A.C., it is found that five percent of the local housing distribution plus five 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 five 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.

WHEREAS, the Economic and Community Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Hamilton County 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 Hamilton County Board of County Commissioners OF Hamilton County, FLORIDA that:

Section 1: The Board of County Commissioners of Hamilton County hereby approves the Local Housing Assistance Plan, as attached and in corporate hereto for submission to the

Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2011-2012, 2012-2013, 2013-2014.

Section 2: The Chairman, 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 o carry out the term and conditions of said program.

Section 3. This resolution shall take effect immediately upon its adoption.

PASSED AND DULY ADOPTED, in regular session with a quorum present and voting, by the Board of County Commissioners this _____ day of _____, 2010.

BOARD OF COUNTY COMMISSIONERS
HAMILTON COUNTY, FLORIDA

Attest:

Greg Godwin
Clerk of Courts

Ronnie Morgan,
Chairman

Exhibit F**Program Information Sheet****HAMILTON COUNTY
SHIP PROGRAM**

The Hamilton County SHIP Program is now accepting applications for: process;

HAMILTON COUNTY SHP PROGRAM

Several Programs are offered to Hamilton County residents through the State Housing Initiative Program (SHIP) to include; Purchase Assistance, Rehabilitation, Replacement, Emergency Repairs, and Disaster.

Applicants are advised that funds are limited and distributed in accordance to the Hamilton County Local Housing Assistance Plan (LHAP), waiting lists are established on a “First Come, First Serve/Ready” basis, and applicants could expect a minimum of one year’s wait before assistance is received. All interested persons are encouraged to apply and may pick up an application at the SHIP office, located across the street from the Courthouse at:

204 Northeast First Street, Sandlin Building, Jasper, FL 32052

**FOR MORE INFORMATION ON THE PROGRAM PLEASE CONTACT THE OFFICE AT (386)792-1060
MONDAY THROUGH FRIDAY 7:30 A.M. TO 4:30 P.M.**

INCOME GUIDELINES**HAMILTON COUNTY ESTIMATED 2011-2012**

2011 Estimated Income Limits	Number of Persons in Household						
	1	2	3	4	5	6	7
EXTREMELY LOW	\$9,950.00	11,350	12,750	14,150	15,300	16,450	17,550
VERY LOW	16,550	18,900	21,250	23,600	25,500	27,400	29,300
LOW	26,450	30,200	34,000	37,750	40,800	43,800	46,850
MODERATE (Rehab)	39,720	45,360	51,000	56,640	61,200	65,760	70,320
MODERATE (PA)	46,340	52,920	59,500	66,080	71,400	76,720	82,040

Exhibit F

Interlocal Agreement

Not Applicable

Exhibit G

Projected Income Guidelines

2011 Estimated Income Limits	Number of Persons in Household							
	1	2	3	4	5	6	7	8
EXTREMELY LOW	\$9,950.00	11,350	12,750	14,150	15,300	16,450	17,550	18,700
VERY LOW	16,550	18,900	21,250	23,600	25,500	27,400	29,300	31,200
LOW	26,450	30,200	34,000	37,750	40,800	43,800	46,850	49,850
MODERATE (Rehab)	39,720	45,360	51,000	56,640	61,200	65,760	70,320	74,880
MODERATE (PA)	46,340	52,920	59,500	66,080	71,400	76,720	82,040	87,360

2012 Estimated Income Limits	Number of Persons in Household							
	1	2	3	4	5	6	7	8
EXTREMELY LOW	\$9,950.00	11,350	12,750	14,150	15,300	16,450	17,550	18,700
VERY LOW	16,550	18,900	21,250	23,600	25,500	27,400	29,300	31,200
LOW	26,450	30,200	34,000	37,750	40,800	43,800	46,850	49,850
MODERATE (Rehab)	39,720	45,360	51,000	56,640	61,200	65,760	70,320	74,880
MODERATE (PA)	46,340	52,920	59,500	66,080	71,400	76,720	82,040	87,360

2013 Estimated Income Limits	Number of Persons in Household							
	1	2	3	4	5	6	7	8
EXTREMELY LOW	\$9,950.00	11,350	12,750	14,150	15,300	16,450	17,550	18,700
VERY LOW	16,550	18,900	21,250	23,600	25,500	27,400	29,300	31,200
LOW	26,450	30,200	34,000	37,750	40,800	43,800	46,850	49,850
MODERATE (Rehab)	39,720	45,360	51,000	56,640	61,200	65,760	70,320	74,880
MODERATE (PA)	46,340	52,920	59,500	66,080	71,400	76,720	82,040	87,360