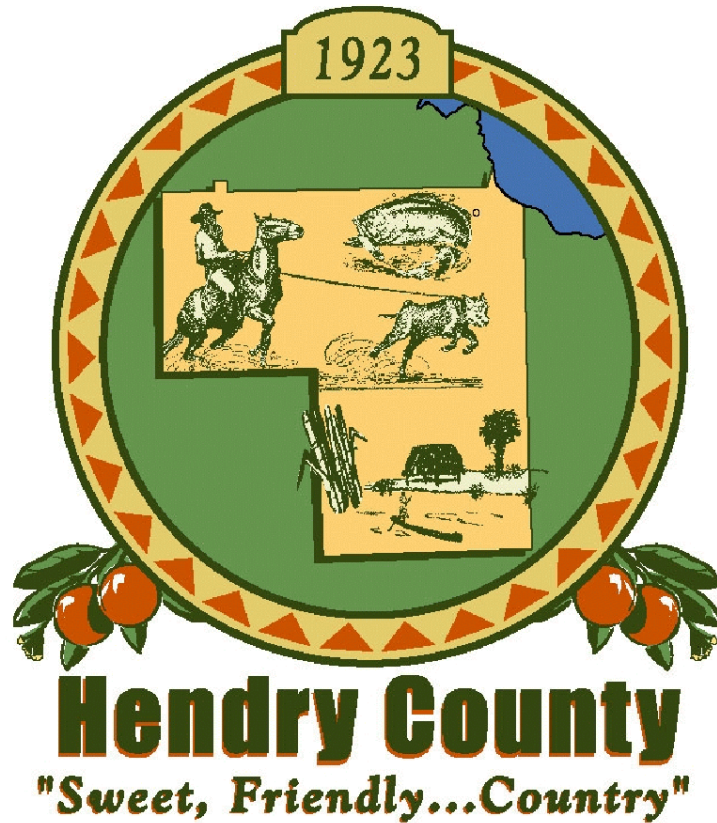


HENDRY COUNTY
STATE HOUSING INITIATIVES PARTNERSHIP
(S.H.I.P PROGRAM)



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED
2011/2012- 2012/2013- 2013/2014

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I. PROGRAM DESCRIPTION:

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

Hendry County Board of County Commissioners

Interlocal : Yes _____ No X

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

N/A

A copy of the Interlocal Agreement is attached as Exhibit H.

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:

2011/2012

2012/2013

2013/2014

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code.

The SHIP Program does further the housing element of the local government Comprehensive Plan.

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

E. Local Housing Partnership

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

- F. **Leveraging:**
The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.
- G. **Public Input:**
Public input was solicited through face-to-face meetings with housing providers, social service providers 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. 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:**
Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

Independent Study (copy attached)

U.S. Treasury Department

Local HFA Numbers

The purchase price limit for new and existing homes 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 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:

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

N. Monitoring and First Right of Refusal:

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

Hendry County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, a county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

The Hendry County BOCC 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 Hendry 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**
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) F.S., only those households with income at or below 120% of area median income (AMI) are eligible to receive assistance under SHIP program. Hendry County defines essential service personnel as:
- Any person employed in the education system public or private, in any capacity.
 - Any city, county and state government employees.
 - Any police department, sheriff's office or other law enforcement

- employees, or fire department employees
- Any volunteer firefighters.
- Any military personnel both uniformed and civilian.
- Any healthcare employee working in a: hospital, nursing facility, pharmacy, dental office, or doctor's office.
- Any emergency medical response employees.
- Any utility workers or building trades workers.
- Any retirees from the above mentioned professions.

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

LHAP HOUSING STRATEGIES:

NOTE: Include a separate strategy for Disaster Mitigation

NOTE: In the event preference is given to Essential Service Personnel, plan text must so state pursuant to Chapter 67-37.005(8), F.A.C.

NOTE: Strategy titles shall be consistent throughout local government plans. Acceptable strategy titles include but not limited to:

Housing Rehabilitation, Impact Fee Assistance, Purchase Assistance Existing with or without Rehabilitation, Purchase Assistance New Construction, Sweat Equity, Replacement Housing, and Disaster Relief.

A. **Purchase Assistance Program**

- a. **Summary of the Strategy:** The Hendry County Purchase Assistance Program assists first-time homebuyers by paying a portion of their down payment and closing cost. The program provides mortgages to eligible applicants to purchase newly constructed or existing single-family homes.
- b. **Fiscal Years Covered:**
The strategy will be funded during State Fiscal years 2011-2014.
- c. **Income Categories to be served:**
Assistance will be provided to Very Low, Low and Moderate Income households that meet the income limits as defined by Florida Statutes.

d. **Maximum award is noted on the Housing Delivery Goals Charts:**
The maximum award for Purchase Assistance is: \$30,000 for Very Low Income, \$20,000 for Low Income, and \$10,000 for Moderate Income households.

e. **Terms, Recapture and Default.**
The term of the SHIP mortgage is 5 years; the SHIP mortgage is forgiven in 5 years if the owner maintains the home as a principal residence. No further assistance will be made available for this particular unit, property, owner, award recipient and co-owner, for a period of (5) years following the satisfaction of the mortgage received. A subordinate mortgage representing SHIP funds provided to the new homeowners for purchase assistance will be placed on the purchased properties as security in the name of Hendry County S.H.I.P Program.

If the property is transferred, sold, rented, refinanced or no longer the principal place of residence of the buyer, the balance is immediately due in full, plus 3.5% (three and half percent) interest to the Hendry County S.H.I.P Program. All repayment of funds will be placed in the Local Housing Trust Fund to pay for other eligible SHIP activities.

In the event that all of the Owners shall die during the term of the SHIP mortgage, upon the death of the last owner, such event shall constitute a default unless one or more legal beneficiaries or heirs at law maintain the property as their legal residence and qualify under the guidelines existing at the time of the owner's death. Such successors must execute an assumption agreement, which indicates their willingness to be bound by the terms of the original agreement.

If the borrowers default on the first mortgage, the County will elect one option based on the principal balance or first mortgage:

- (1) Purchase the property and pay off the first mortgage to preserve the investment and make it available to income eligible households;
- (2) Recover as much of its investment as is possible from the net proceeds of the foreclosure sale;
- (3) Forgive the SHIP mortgage if the value of the home is less than the balanced owed on the principal mortgage and SHIP mortgage combined, or in the case of a short sale of the home at fair market to avoid foreclosure proceedings the County may elect to negotiate a

settlement of the SHIP mortgage.

f. **Recipient Selection Criteria:**

Applications will be received on a first-ready, first-served basis (no waiting list will be developed or maintained), following the annual advertisement of the SHIP availability of funds in a local circulation newspaper, from all applicants meeting the selection criteria.

- (1) The applicant must meet established income guidelines set forth by the State Criteria for “Anticipated Gross Household Income Limits Adjusted to Family Size” for Hendry County.
- (2) The applicant must be a first-time homebuyer. First-time homebuyer is defined as not having owned a home during the last three years.
- (3) The home to be purchased must be located in Hendry County.
- (4) If the home is in need of repairs, a quote must be obtained and accompany file.
- (5) Homebuyers must complete homebuyer’s education from an approved counseling agency.
- (6) Applicant must have a first mortgage lender approval.

g. **Sponsor Selection Criteria, if applicable:** N/A

h. **Additional Information:**
Mobile Homes are ineligible.

B. **Name of the Strategy:** Housing Rehabilitation/ Repairs/ Demolition Program

a. **Summary of the Strategy:** The Housing Rehabilitation Program provides SHIP funds for eligible and qualified residents of owner occupied single-family homes in Hendry County. Repairs will be made to substandard homes that are deemed to have building code violations, health and safety hazards. SHIP funds will be made available for cost associated with construction of single-family replacement homes, general property site improvements and assist in the demolition of homes are determined to be deteriorated beyond repair. Funds may also be used to assist with payment of impact fees.

b. **Fiscal Years Covered:**
The strategy will be funded during State Fiscal Years 2011-2014.

c. **Income Categories to be served:**
Assistance will be provided to Very Low, Low and Moderate Income

households that meet the income limits as defined by Florida Statutes

- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
The maximum amount that may be awarded for rehabilitation is \$30,000.

- e. **Terms, Recapture and Default.** The term of the SHIP mortgage is 5 years; the SHIP mortgage is forgiven in 5 years if the owner maintains the home as a principal residence. No further assistance will be made available for this particular unit, property, owner, award recipient and co-owner, for a period of (5) years following the satisfaction of the mortgage received. A subordinate mortgage representing SHIP funds provided to the homeowners for repairs or construction cost only will be placed on the rehabilitated property as security in the name of Hendry County S.H.I.P Program.

If the property is transferred, sold, rented, refinanced or no longer the principal place of residence of the buyer, the balance is immediately due in full, plus 3.5% (three and half percent) interest to the Hendry County S.H.I.P Program.. All repayment of funds will be placed in the Local Housing Trust Fund to pay for other eligible SHIP activities.

In the event that all of the Owners shall die during the term of the SHIP mortgage, upon the death of the last owner, such event shall constitute a default unless one or more legal beneficiaries or heirs at law maintain the property as their legal residence and qualify under the guidelines existing at the time of the owner's death. Such successors must execute an assumption agreement, which indicates their willingness to be bound by the terms of the original agreement.

If the homeowners default on the first mortgage, the County will elect one option based on the principal balance or first mortgage:

- (1) Purchase the property and pay off the first mortgage to preserve the investment and make it available to income eligible households;
- (2) Recover as much of its investment as is possible from the net proceeds of the foreclosure sale;
- (3) Forgive the SHIP mortgage if the value of the home is less than the balanced owed on the principal mortgage and SHIP mortgage combined, or in the case of a short sale of the home at fair market to avoid foreclosure proceedings the County may elect to negotiate a settlement of the SHIP mortgage

(3) Recipient Selection Criteria:

Applications will be received on a first-ready, first-served basis (no waiting list will be developed or maintained), following the annual advertisement of the SHIP availability of funds in a local circulation newspaper, from all applicants meeting the selection criteria.

- a. The applicant must meet established income guidelines set forth by the State Criteria for “Anticipated Gross Household Income Limits Adjusted to Family Size” for Hendry County.
 - b. The home must be located in Hendry County.
 - c. The value of the home may not exceed the maximum sales price allowed in the SHIP program.
 - d. Where the cost of repairs exceeds 51% of the assessed value of the building, no repairs will be made.
 - e. Priority will be given to first time applicants, elderly homeowners (age 62 or older), extremely low, very low income, and disabled households.
- g. **Sponsor Selection Criteria, if applicable:** N/A
- h. **Additional Information:** Mobile Homes are ineligible.

C. Name of the Strategy: Emergency Home Repair

- a. **Summary of the Strategy:** This strategy is established to support emergency housing repairs for households who reside in single family, owner occupied dwellings in Hendry County. These funds will be used to address repairs that represent immediate hazards to the health and safety of the applicant. Funding will cover the costs of single purpose repairs such as, but not limited to dangerous flooring, major water leaks, and major electrical problems. This strategy will be used to remove unhealthy or hazardous conditions that have not been anticipated by the homeowners.
- b. **Fiscal Years Covered:**
The strategy will be funded during State Fiscal Years 2011-2014
- c. **Income Categories to be served:** Assistance will be provide to Very Low Income, Low Income and Moderate Income households that meet the income limits as defined by Florida Statutes.
- d. **Maximum award is noted on the Housing Delivery Goals Charts:**

The maximum award may not exceed \$15,000.

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

The term of the SHIP mortgage is 5 years; the SHIP mortgage is forgiven in 5 years if the owner maintains the home as a principal residence. No further assistance will be made available for this particular unit, property, owner, award recipient and co-owner, for a period of (5) years following the satisfaction of the mortgage received. A subordinate mortgage representing SHIP funds provided to the homeowners for repairs or construction cost only will be placed on the rehabilitated property as security in the name of Hendry County S.H.I.P Program.

If the property is transferred, sold, rented, refinanced or no longer the principal place of residence of the homeowners, the balance is immediately due in full, plus 3.5% (three and half percent) interest to the Hendry County S.H.I.P Program. All repayment of funds will be placed in the Local Housing Trust Fund to pay for other eligible SHIP activities.

In the event that all of the Owners shall die during the term of the SHIP mortgage, upon the death of the last owner, such event shall constitute a default unless one or more legal beneficiaries or heirs at law maintain the property as their legal residence and qualify under the guidelines existing at the time of the owner's death. Such successors must execute an assumption agreement, which indicates their willingness to be bound by the terms of the original agreement.

If the homeowners default on the first mortgage, the County will elect one option based on the principal balance or first mortgage:

- (1) Purchase the property and pay off the first mortgage to preserve the investment and make it available to income eligible households;
- (2) Recover as much of its investment as is possible from the net proceeds of the foreclosure sale;
- (3) Forgive the SHIP mortgage if the value of the home is less than the balanced owed on the principal mortgage and SHIP mortgage combined, or in the case of a short sale of the home at fair market to avoid foreclosure proceedings the County may elect to negotiate a settlement of the SHIP mortgage.

f. **Recipient Selection Criteria:**

Applications will be received on a first-ready, first-served basis (no

waiting list will be developed or maintained), from all applicants meeting the selection criteria.

- a. The applicant must meet established income guidelines set forth by the State Criteria for “Anticipated Gross Household Income Limits Adjusted to Family Size” for Hendry County.
 - b. The home must be located in Hendry County.
 - c. The value of the home may not exceed the maximum sales price allowed in the SHIP program.
 - d. Where the cost of repairs exceeds 51% of the assessed value of the building, no repairs will be made.
 - e. Priority will be given to first time applicants, elderly homeowners (age 62 or older), extremely low, very low income, and disabled households.
- g. **Sponsor Selection Criteria, if applicable:** The County will administer this Strategy. The County will conduct a home inspection and develop a work write up to be distributed to contractors. The County will obtain a minimum of three (3) quotes for the work from qualified contractors. The County will determine the contractor selection. There shall be a contract required between the owner and the named contractor outlining the repairs. The County will award the work and conduct the appropriate inspections.
- h. **Additional Information:** Mobile homes are not eligible.

D. **Name of the Strategy:** Disaster/Mitigation Strategy

- a. **Summary of the Strategy:** SHIP funds may be used to provide emergency repairs to households following a natural disaster as declared by Executive Order of the President of the United States, Governor of the State of Florida or by Hendry County Board of County Commissioners. These repairs may include, but are not limited to, weatherproofing damaged homes; interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable; construction of wells or repair of existing wells where public water is not available; post disaster assistance with non-insured repairs; demo/rebuild; and soft costs required to process assistance application.
- b. **Fiscal Years Covered:**
The strategy will be funded during State Fiscal Years 2011-2014
- c. **Income Categories to be served:** Assistance will be provided to Very Low Income, Low Income and Moderate Income households that meet the

income limits as defined by Florida Statutes.

- d. **Maximum award is noted on the Housing Delivery Goals Charts:**
The maximum award may not exceed \$30,000; Funds will not be allocated to this strategy except in the case of a federal, County or State disaster.

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

The term of the SHIP mortgage is 5 years; the SHIP mortgage is forgiven in 5 years if the owner maintains the home as a principal residence. No further assistance will be made available for this particular unit, property, owner, award recipient and co-owner, for a period of (5) years following the satisfaction of the mortgage received. A subordinate mortgage representing SHIP funds provided to the homeowners for repairs and construction cost only will be placed on the rehabilitated property as security in the of Hendry County S.H.I.P Program.

If the property is transferred, sold, rented, refinanced or no longer the principal place of residence of the homeowners, the balance is immediately due in full, plus 3.5% (three and half percent) interest to the Hendry County S.H.I.P Program. All repayment of funds will be placed in the Local Housing Trust Fund to pay for other eligible SHIP activities. In the event that all of the Owners shall die during the term of the SHIP mortgage, upon the death of the last owner, such event shall constitute a default unless one or more legal beneficiaries or heirs at law maintain the property as their legal residence and qualify under the guidelines existing at the time of the owners death. Such successors must execute an assumption agreement, which indicates their willingness to be bound by the terms of the original agreement.

If the homeowners default on the first mortgage, the County will elect one option based on the principal balance or first mortgage:

- (1) Purchase the property and pay off the first mortgage to preserve the investment and make it available to income eligible households;
- (2) Recover as much of its investment as is possible from the net proceeds of the foreclosure sale;
- (3) Forgive the SHIP mortgage if the value of the home is less than the balanced owed on the principal mortgage and SHIP mortgage combined, or in the case of a short sale of the home at fair market to avoid foreclosure proceedings the County may elect to negotiate a settlement of the SHIP mortgage.

f. **Recipient Selection Criteria:**

Applications will be received on a first-ready, first-served basis (no waiting list will be developed or maintained), following a natural disaster declaration, from all applicants meeting the selection criteria.

- f. The applicant must meet established income guidelines set forth by the State Criteria for “Anticipated Gross Household Income Limits Adjusted to Family Size” for Hendry County.
- g. The home must be located in Hendry County.
- h. The value of the home may not exceed the maximum sales price allowed in the SHIP program.
- i. Where the cost of repairs exceeds 51% of the assessed value of the building, no repairs will be made.
- j. Priority will be given to first time applicants, elderly homeowners (age 62 or older), extremely low, very low income, and disabled households.

g. **Sponsor Selection Criteria, if applicable:** The County will administer this Strategy. The County will conduct a home inspection and develop a work write up to be distributed to contractors. The County will obtain a minimum of three (3) quotes for the work from qualified contractors. The County will determine the contractor selection. There shall be a contract required between the owner and the named contractor outlining the repairs. The County will award the work and conduct the appropriate inspections.

h. **Additional Information:**
Mobile homes are not eligible

III. LHAP INCENTIVE STRATEGIES

In addition to Strategy A and Strategy B listed below, list all incentives as provided in 420.9076(4) FS.

- A. Name of the Strategy: Expedited Permitting
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
 - a. Established policy and procedures: When requested by an applicant for affordable housing project, as defined by *Chapter 420, Part VII, Florida Statutes*, and the application is determined to be complete along with the required fee, the County shall grant first priority in plan review and processing to expedite the issuance of a preliminary and final development order and all applicable development permits. To effect the successful issuance of a

development order and/ or permit, the County shall continually monitor the progress of the application. The project, however, shall comply with all requirements of the regulation unless otherwise exempt.

- 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.
 - a. Established policy and procedures: The local Housing Director will continually monitor and review its development approval process to identify and eliminate any unnecessary impediments to the provision of housing within the community by ordinance and Board of County Commissioner resolution.

IV. EXHIBITS:

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

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

- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

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

Please check applicable box, & if Amendment, enter number

New Plan:

Amendment:

Fiscal Yr. Closeout: 67-37.005 F.A.C.

Name of Local Government: Hendry County

Available Funds:

							A	B	C	D	E	F	
HOME OWNERSHIP STRATEGIES							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award								
Purchase Assistance	0	\$30,000	0	\$20,000	0	\$10,000				\$0.00	#DIV/0!	0	
Rehabilitation	0	\$30,000	0	\$30,000	0	\$30,000				\$0.00	#DIV/0!	0	
Emergency Assistance	0	\$15,000	0	\$15,000	0	\$15,000				\$0.00	#DIV/0!	0	
Disaster Mitigation	0	\$30,000	0	\$30,000	0	\$30,000				\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
Subtotal 1 (Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00		#DIV/0!	0	
RENTAL STRATEGIES							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units	
VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award								
N/A										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
										\$0.00	#DIV/0!	0	
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00		#DIV/0!	0	
Administration Fees											#DIV/0!		
Admin. From Program Income											#DIV/0!		
Home Ownership Counseling											#DIV/0!		
GRAND TOTAL	0		0		0		\$0.00	\$0.00	\$0.00		#DIV/0!	0	
Add Subtotals 1 & 2, plus all Admin. & HO Counseling													
Percentage Construction/Reh										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.			
Maximum Allowable										#DIV/0!			
Purchase Price:										New		Existing	
Allocation Breakdown										Amount		%	
Very-Low Income												#DIV/0!	
Low Income												#DIV/0!	
Moderate Income												#DIV/0!	
TOTAL												#DIV/0!	
										Projected Program Income:			
										Projected Recaptured Funds:			
										Distribution:			
										Total Available Funds:		\$0.00	
												Max Amount Program Income For Admin: \$0.00	
												13-Oct-11	