

HOLMES COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

20010/11, 2011/2012, 2012/2013

Adopted

April 27, 2010

Prepared by:

Holmes County SHIP Program Office 302 N. Oklahoma Street Bonifay, FL 32425

I – LHAP PROGRAM DESCRIPTION

Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

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

Holmes County Interlocal : Yes _____ No x
Name of participating local government(s) in the Interlocal Agreement;

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

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

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

D. Governance: Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.

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

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

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

G. Public Input: Chapter 67-37.005, F.A.C.
Public input was solicited through face to face meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input

was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

- H. Advertising and Outreach:** Chapter 67-37.005, F.A.C.
The county or eligible municipality-or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Discrimination:** Section 420.9075, F.S.
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.
- J. Support Services and Counseling:** Chapter 67-37.005, F.A.C.
Support services are available from various sources. Available support services may include but are not limited to:
Homeownership Counseling (Pre and Post), Credit Counseling, and Tenant Counseling and Transportation.
- K. Purchase Price Limits:** Section 420.9075, F.S. and Chapter 67-37.007(6) F.A.C.
Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.
The methodology used is:
 Independent Study (copy attached)
 U.S. Treasury Department
 Local HFA Numbers
The purchase price limit for new and existing homes is \$200,000, as shown on the Housing Delivery Goals Charts
- L. Income Limits, Rent Limits and Affordability:** Chapter 67-37.005, F.A.C. and Section 420.9071, F.S.
The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30% of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its

income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program: Chapter 67-37.005(6)(b)(7) F.A.C.

Should 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 employed personnel from the Welfare Transition programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: Section 420.9075, F.S.

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

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

A county or an eligible municipality may expend a portion of the local housing distribution to provide a one-time relocation grant to persons who meet the income requirements of the State Housing Initiatives Partnership Program and who are subject to eviction from rental property located in the county or eligible municipality due to the foreclosure of the rental property. In order to receive a grant under this paragraph, a person must provide the county or eligible municipality with proof of meeting the income requirements of a very-low-income household, a low-income household, or a moderate-income household; a notice of eviction; and proof that the rent has been paid for at least 3 months before the date of eviction, including the month that the notice of eviction was served. Relocation assistance under this paragraph is limited to a one-time grant of not more than \$3,000 and is not limited to persons who are subject to eviction from projects funded under the State Housing Initiatives Partnership Program. This paragraph expires July 1, 2010.

- O. Administrative Budget:** Chapter 67-37.005, F.A.C., and 420.9075(7), F.S.
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.

Holmes 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. 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.”

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

- P. Program Administration:**
Administration of the local housing assistance plan is the responsibility of the County. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program provide in detail the duties, qualification, and selection criteria.

- Q. Essential Service Personnel:**
Define in accordance with Rule Chapter 67-37.002(8) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS.

“Essential Services Personnel” means persons whose household incomes do not exceed 140% of AMI for the purposes of SHIP, as determined annually by the Florida Housing Finance Corporation and adjusted for family size, including: teachers and educators; other school district, community college, and university employees; law enforcement, fire and rescue personnel; health care personal; persons employed in local businesses essential to the county’s economy (including, but not limited to, hospitality and tourism industry employees); county and local government personnel; utilities (water/sewer, electrical, communications); information technology industry personnel; child care, and skilled trades.

R. Green/Innovative Design:

In order to encourage innovative design, green building principles, storm resistant construction, or other elements that reduce long-term cost relating to maintenance, utilities, or insurance in Holmes County. The Holmes County LHAP ask that Moderate Rehabilitation, Emergency Repair, and Replacement Housing Strategies include one of the following features in the rehabilitation, repair, or construction of the home as applicable and if a tankless water heater is installed an additional \$2,000.00 will be made available.

- Programmable thermostats.
- Energy Star qualified lighting in all open and common areas.
- Toilets that have dual flush options which include 1.6 gallons of water or less.
- Energy Star qualified lighting in all open and common areas.
- Energy Star rating for all refrigerators.
- Energy Star rating for all windows.

S. Special Housing Needs

The Holmes County LHAP gives preference to home owners who are elderly and/or disabled in its Moderate Rehabilitation, Emergency Repair, and Replacement Housing Strategies.

II – LHAP HOUSING STRATEGIES:

Chapter 67-37.005, F.A.C.

Provide Description:

1. Name of the Strategy: Moderate Housing Rehabilitation

- a. **Summary of the Strategy:** To provide moderate rehabilitation for very-low and low income, owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, or structural code deficiencies. Additionally, this strategy provides for the construction or installation of non-luxury general property improvements to provide basic amenities and to bring dwelling units into conformity with applicable housing standards. The home must be suitable for rehabilitation as determined by the SHIP Program Staff. Loans for assistance may include costs related to all eligible repairs, inspection, work write-ups, and closing costs.
- b. **Fiscal Years Covered:** 2010/2011; 2011/2012; 2012/2013.
- c. **Income Categories to be served:** Applicants who are very-low and low income. Preference is given to applicants, who are 62 years or older, or handicapped/disabled and very-low income. An additional amount is

available at a maximum of \$5,000 for handicapped accessible improvements for elderly, who are 62 years or older, and handicapped/disabled homeowners.

- d. **Maximum Award:** Specific award amounts are noted on the Housing Delivery Goals Charts as Exhibit C and as listed: \$25,000.
- e. **Terms, Recapture and Default:**
 - (1) Very-low and low income applicants who are 62 years or older, or handicapped/disabled will receive assistance in the form of a five (5) year Deferred Payment Loan, which is secured by a recorded lien. The loan is provided at zero percent (0%) interest with no monthly payments that is forgivable at a rate of twenty percent (20%) per year over a five (5) year period. At the end of five (5) years, it is completely forgiven.
 - (2) Very-low and low income applicants who are under 62 years of age will receive assistance in the form of a fifteen (15) year Deferred Payment Loan, which is secured by a recorded lien. The loan is provided at zero percent (0%) interest with no monthly payments that is forgivable at a rate of twenty percent (20%) per year starting in year eleven (11). At the end of fifteen (15) years, it is completely forgiven.

If the property is sold the outstanding amount of the loan is due and payable in full. If the title is transferred, or if the house is no longer the primary residence of the applicant, the outstanding amount of the loan is due and payable, in full, with the following exception:

If the applicant passes away, and ownership transfers to a sole eligible heir who is going to make the house their primary residence, the loan can be extended to them. If the title is transferred to a sole eligible heir who is not going to reside in the house as their primary residence or a non-eligible heir, the outstanding amount of the loan is due and payable in full.

- f. **Recipient Selection Criteria:** Assistance will be provided on a *first come, first qualified, first serve basis. Applicants must have owned and reside in the home as their primary residence a minimum of five (5) consecutive years before the date of application. The family must provide proof of property ownership (life estates are not recognized as proof of ownership.). The Home Care & Maintenance Class must be successfully completed unless the applicant is 62 years of age and older or they provide documentation (disability payment/letter or a letter from a doctor) stating they are disabled and unable to attend the class to the SHIP Program Office Staff, in which case the applicant will be provided the study materials.
*First come, first qualified, first serve basis means the application is complete and income verified, the house is determined eligible for repair, and the Home Care and Maintenance Class has been successfully completed.
- g. **Sub-Recipient Criteria:** N/A
- h. **Additional Information:**
 - (1) The dwelling unit can only receive moderate and or substantial rehabilitation assistance for a total of one (1) time.
 - (2) Mobile homes are not eligible for assistance.

2. Name of the Strategy: Emergency Repair

- a. **Summary of the Strategy:** To provide emergency repair assistance for very-low and low income owner occupied homes to address emergency situations targeting health and safety concerns.
Fiscal Years Covered 20010/2011; 2011/2012; 2012/2013.
- b. **Income Categories to be served:** Applicants who are very-low and low income. Preference is given to applicants who are 62 years or older, or handicapped/disabled and very-low income.
- c. **Maximum Award:** Specific award amounts are noted on the Housing Delivery Goals Charts as Exhibit C and as listed: \$10,000.

- d. **Terms, Recapture and Default:** Applicants will receive assistance in the form of a five (5) year Deferred Payment Loan, which is secured by a recorded lien. The loan is provided at zero percent (0%) interest with no monthly payments that is forgivable at a rate of twenty percent (20%) per year over a five (5) year period. At the end of five (5) years, it is completely forgiven. If the property is sold, the outstanding amount of the loan is due and payable in full. If the title is transferred, or if the house is no longer the primary residence of the applicant, the outstanding amount of the loan is due and payable, in full, with the following exception: If the applicant passes away, and ownership transfers to a sole eligible heir who is going to make the house their primary residence the loan can be extended to them. If the title is transferred to a sole eligible heir who is not going to reside in the house as their primary residence, or a non-eligible heir, the outstanding amount of the loan is due and payable in full. In either case, if the heir does not have the ability to repay the loan in full, a repayment schedule will be established not to exceed fifteen (15) years.
- e. **Recipient Selection Criteria:** Assistance will be provided on a *first come, first complete application, first qualified basis. Applicants must have owned and resided in the home as their primary residence a minimum of five (5) consecutive years before the date of application. The family must provide proof of property ownership (life estates are not recognized as proof of ownership).
- *First come, first complete application, first qualified basis means the application is complete and income verified and the house is determined eligible for repair.

f. **Sub-Recipient Criteria:** Selection will be based upon responses to an advertised request for proposals. Selection criteria will include: 1) past experience of agency in managing emergency or moderate housing repair assistance activities; 2) projected SHIP cost per housing unit based on funds available; 3) commitment of non-SHIP funds as leverage for SHIP dollars; 4) unit production goals for housing repair in relation to SHIP funds requested; and 5) commitment to limit assistance to very-low and low income families. Preference will be given to eligible sponsors that employ personnel from the Welfare Transition Program. Proposals meeting the RFP requirements will be evaluated by the AHAC to determine the agency or organization that will implement this strategy. Final selection and contract approval will be provided by the Board of County Commissioners. The RFP will solicit participation for the full three year LHAP period.

g. **Additional Information:**

- (1) Emergency Repair work is defined as work that will address health and safety concerns to include but not limited to: leaky roof; septic tank repairs or replacement; replace electrical wiring that is a fire hazard; plumbing or water damage caused by leaky plumbing; well equipment will be repaired and or replaced and the well itself may be replaced; and Heat/Air Conditioning.
- (2) The dwelling can only receive emergency repair assistance for a cumulative financial total of the maximum award amount specified on the Housing Delivery Goals Chart in Exhibit C and as listed \$10,000.
- (3) Mobile homes are not eligible for assistance.

3. Name of the Strategy: First-Time Homebuyer (Down Payment/Closing Cost Assistance)

a. **Summary of the Strategy:** To provide down payment and closing costs assistance to very-low, low, and moderate income applicants for the purchase of an existing or new construction affordable single-family housing unit. On new construction projects, 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 homebuyer, however, each homebuyer shall only receive the minimum level of assistance required to enable the purchase of an existing or newly constructed home. Permanent first mortgage financing is provided through financial institutions without local guarantee, thereby leveraging a significant volume of private sector financing. Existing dwellings must meet minimum housing code standards, or escrow for repairs provided, as evidenced through an independent home inspection prior to down payment assistance funds being released.

Fiscal Years Covered: 20010/2011; 2011/2012; 2012/2013.

b. **Income Categories to be served:** Applicants who are very-low, low, and moderate income.

c. **Maximum Award:** Specific award amounts are noted on the Housing Delivery Goals Charts: as Exhibit C and as listed:

Very Low - \$20,000

Low - \$15,000

Moderate - \$12,500

- d. **Terms, Recapture and Default:** Applicants will receive assistance in the form of a fifteen (15) year Deferred Payment Loan, which is secured by a forgivable mortgage. The loan is provided at zero percent (0%) interest with no monthly payments. If the property is sold, the loan is due and payable in full. If the title is transferred, or the house is no longer the primary residence of the applicant, the loan is due and payable in full. Subordination of Liens may only be requested if the dwelling unit is being refinanced, in which the interest rate will be reduced, therefore reducing the monthly payments and no cash out or payoff of any additional debt.
- e. **Recipient Selection Criteria:** Assistance will be provided on a *first come, first ready, first serve basis. Families must meet the definition of a **first-time homebuyer. A waiting list shall be established for all qualified applicants, if needed and any new applicants will be placed on this list as qualified.
- *First-come, first ready, first serve basis means the application is complete and income verified, First-Time Homebuyer Class has been successfully completed, the applicant is pre-qualified from a lender with Bank Loan Approval Memorandum (BLAM) form completed by the lender, and the applicant provides a signed sales contract. If the project is new construction, a signed contract from a licensed contractor/builder must be provided.
- **A first-time homebuyer is a family who has not owned a home within the past three (3) years immediately preceding the SHIP assisted purchase. However, someone who has been displaced due to divorce within the last three (3) years, or if replacing a mobile home_meets the first-time homebuyer definition (site built only).
- f. **Sub-Recipient Criteria:** N/A

g. **Additional Information:**

- (1) First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, or balloon loans. Owner financing is allowable, but must comply with the above stated restrictions.
- (2) Completion of the Homebuyer Education Class is mandatory prior to closing.
- (3) Mobile homes are not a category of eligible housing.

4. **Name of the Strategy: Replacement Housing**

- a. **Summary of the Strategy:** To provide funds to underwrite the costs of constructing affordable replacement homes. These funds will provide for the demolition of uninhabitable or dilapidated houses and mobile homes, and the construction of a replacement house (site built only), not for enhancement of homes of very-low and low income families living in unsafe conditions that do not have the alternative housing or financial resources to alleviate the situation. The home must be owner occupied with clear title; taxes and assessments must be current. The existing structure must be certified by the SHIP Staff as not suitable for rehabilitation. For applicants who cannot obtain additional funding or only require a one-bedroom dwelling unit, they will be offered a one-bedroom floor plan, which with minimum site preparation can be constructed within the maximum award amount. If the maximum award amount is not sufficient to replace the dwelling unit or if a larger than one-bedroom unit is needed, then the applicant will be referred to area pre-approved non-profit housing agencies, non-profit housing developers, government agencies, or lending institutions to partially underwrite the costs of constructing affordable replacement homes. The SHIP Program office will bid the demolition and construction of the replacement unit.

This program is intended to assist when the dwelling is beyond rehabilitation and/or 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. Holmes County will utilize the Department of Housing and Urban Development Occupancy Standards Statement of Policy which allows two (2) persons per bedroom, but does not mandate it, depending on the age of the children.

- b. **Fiscal Years Covered:** 20010/2011; 2011/2012; 2012/2013.
- c. **Income Categories to be served:** Applicants who are very-low and low income. Preference is given to applicant's who are 62 years or older, or handicapped/disabled and very-low income.
- d. **Maximum Award:** Specific award amounts are noted on the Housing Delivery Goals Charts as Exhibit C and as listed: \$50,000.00.
- e. **Terms, Recapture and Default:** Applicants will receive assistance in the form of a fifteen (15) year Deferred Payment Loan, which is secured by a forgivable first or second mortgage dependent upon if the applicants receives additional funding beyond the maximum SHIP award as specified above. The loan is provided at zero percent (0%) interest with no monthly payments, that is forgivable at a rate of ten percent (10%) or if the house is no longer the primary residence of the applicant the loan is due and payable in full with the following exceptions: To a sole eligible heir, if the applicant passes away, who is going to make the house their primary residence, the loan can be extended to them. If the title is transferred to a sole eligible heir who is not going to reside in the house or a non-eligible heir; the loan is due and payable. In either case, if the heir does not have the ability to repay the loan in full, a repayment schedule will be established not to exceed fifteen (15) years. Homeowners insurance will be required and

the structure shall be insured to value. The initial annual insurance premium may be an eligible loan closing expense.

- f. **Recipient Selection Criteria:** Assistance will be provided on a *first come, first qualified, first served basis. Preference is given to applicants who are 62 years or older, or handicapped/disabled. Applicants must have owned and resided in the home as their primary residence a minimum of five (5) consecutive years before the date of application. The family must provide proof of property ownership (life estates are not recognized as proof of ownership).
The Home Care & Maintenance Class must be successfully completed unless the applicant is determined physically unable to attend the class by the SHIP Program Office, in which case the applicant will be provided the study materials.
*First come, first qualified, first served basis means the application is complete and income verified and the house is determined eligible for replacement.
- g. **Sub-Recipient Criteria:**
Applications for this program are submitted through pre-approved non-profit housing agencies, non-profit housing developers, government agencies, or lending institutions to partially underwrite the costs of constructing affordable replacement homes. Lenders will be pre-approved once yearly by attending a workshop given by SHIP Program Office, which shall be advertised and opened to all local lenders.
- h. **Additional Information:** Mobile homes which are deemed uninhabitable and certified by the SHIP Program Staff as not suitable for rehabilitation are eligible for replacement housing (site built only).

5. Name of the Strategy: Disaster Mitigation (Optional)

a. **Summary of the Strategy:** To provide emergency repairs for very-low, low, and moderate income owner occupied homes in the aftermath of a disaster declared by Executive Order. Unencumbered funds may be used to provide emergency disaster assistance as a Deferred Payment Loan to address emergency damage or additional disaster funds issued by Florida Housing Finance Corporation. Such items to include, but not be limited to:

- (1) Interim repairs to avoid further damage to the home.
- (2) Tree and debris removal required to make individual housing units habitable;
- (3) Emergency supplies to weather proof damaged home;
- (4) Building permit to repair damage;
- (5) Post disaster assistance with non-insured repairs;
- (6) Insurance deductibles;
- (7) Construction of wells or repair of existing wells where public water is not available;
- (8) Expenses to prevent flooding of home such as sand bags, sand, pump rental, etc.; and
- (9) Other activities as proposed by the County and eligible municipalities as approved by Florida Housing.

This optional strategy will be implemented only in the event of a declared natural disaster that directly impacts Holmes County.

- b. **Fiscal Years Covered:** 20010/2011; 2011/2012; 2012/2013.
- c. **Income Categories to be served:** Applicants who are very-low, low, and moderate income.
- d. **Maximum Award:** Specific award amounts are noted on the Housing Delivery Goals Charts-as Exhibit C and as listed: \$7,500.
- e. **Terms, Recapture and Default:** Applicants will receive assistance in the form of a five (5) year Deferred Payment Loan, which is secured by a recorded lien. The loan is provided at zero percent (0%) interest

with no monthly payment that is forgivable at a rate of twenty percent (20%) per year over a five (5) year period. At the end of five (5) years, it is completely forgiven. If the property is sold the outstanding amount of the loan is due and payable in full. If the title is transferred, or the house is no longer the primary residence of the applicant, the outstanding amount of the loan is due and payable in full with the following exception: if the applicant passes away, and ownership transfers to a sole eligible heir who is going to make the house their primary residence, the loan can be extended to them. If the title is transferred to a sole eligible heir who is not going to reside in the house as their primary residence or a non-eligible heir, the outstanding amount of the loan will be due and payable.

- f. **Recipient Selection Criteria:** Assistance will be provided on a *first come, first served basis following the declaration of the natural disaster. The family must provide proof of property ownership (life estates are not recognized as proof of ownership. The unit must be owner occupied and utilized as their primary (homesteaded) residence.

*First come, first served basis means the application is complete and income verified and the house is determined eligible for repair.
- g. **Sub-Recipient Criteria:** N/A
- h. **Additional Information:** This strategy will be implemented only in the event of a natural disaster or if used as matching funds for a disaster mitigation program. Mobile homes are not eligible for assistance. Applicants needing additional repairs may apply for the SHIP Moderate Rehabilitation Program, however total funding may not exceed the maximum rehabilitation per unit award. All rehabilitation guidelines will apply.

III – LHAP INCENTIVE STRATEGIES

Section 420.9071(16) and Section 420.9076(6)), F.S.

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

1. Established policy and procedures:

Affordable housing projects that come before Holmes County that have state or federal housing funding will receive priority over regular permitting.

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.

1. Established policy and procedures:

On June 17, 1998, Holmes County adopted Resolution 98-09 providing a review process to determine the impact of any action on the cost of affordable housing. The County Planning and Zoning office will have the responsibility of performing the review procedure. The emphasis will be upon limiting cost impact upon housing affordability. Staff shall provide written comments on proposed developments, which may impact the cost of housing.

C. Name of the Strategy: Impact Fees:

The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

D. Name of the Strategy: Flexible Densities:

The allowance of flexibility in densities for affordable housing.

1. The Comprehensive Plan Future Land Use categories Low-Density (L-DR) and Medium-Density Residential (M-DR) categories allow for Density Bonuses for affordable housing in that Land Development Regulations (LDR) to increase density from 4 d.u./acre to 5 d.u./acre. Policy 3.3 under Housing Chapter 2.3 states, "The County shall provide density bonuses for developments located within the "low-density residential" and "medium-density residential" future land use categories that provide affordable housing as defined by the Affordable Housing Needs Assessment for Holmes County."

E. Name of the Strategy: Accessory Residential Units:

The allowance of affordable accessory residential units in residential zoning districts:

1. Chapter 2.3 Policy 3.7 states, "Accessory residential structures i.e. "granny flats", "mother-in-law" and "studio" apartments will be permitted in land use designations permitting residential development, subject to Local Planning Agency (LPA) approval, individual property covenants, densities, and level of service standards. To protect the aesthetic qualities of existing neighborhoods, accessory residential structures shall be required to meet site and design criteria so that exterior designs blend with nearby existing residential dwellings. Manufactured accessory residential structures shall be required to meet the site and design criteria of manufactured housing, as stated in Policy 3.4.

F. Name of the Strategy: Parking and Setback Requirements:

The reduction of parking and setback requirements for affordable housing.

1. This item will only be addresses if the request is made through PUD development applications which are approved by the BCC.

G. Name of the Strategy: Flexible Lot Configurations:

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

1. This item will only be addresses if the request is made through PUD development applications which are approved by the BCC.

H. Name of the Strategy: Locally Owned Public Lands:

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

1. The County currently has no county owned vacant land suitable for affordable housing. The County Administrator is responsible for tracking through the Tax Collector any suitable properties which become County owned that are suitable for the construction of affordable housing projects. The County Administrator will take action if properties should become available.

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:** Chapter 67-37.005, F.A.C.
Completed HDGC for each fiscal year is attached as **Exhibit C**.

- D. **Certification Page:** Chapter 67-37.005, F.A.C.
Signed Certification is attached as **Exhibit D**.

- E. **Adopting Resolution:** Section 420.9072, F.S.
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:** Section 420.907, F.S.
If changed from the original ordinance, a copy is attached as **Exhibit G**.

- H. **Interlocal Agreement:** Section 420.9072, F.S.
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H**.