

Taylor County

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
LOCAL HOUSING ASSISTANCE PLAN (LHAP)

STATE FISCAL YEARS COVERED
2009-2010, 2010-2011 & 2011-2012

I. PROGRAM DESCRIPTION:

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

Taylor County

Interlocal : Yes _____ No XX

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

A copy of the Interlocal Agreement is attached as N/A

B. Purpose of the program:

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan:

2009-2010
2010-2011
2011-2012

D. Governance:

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

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

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

General Description

This Local Housing Assistance Plan was prepared for Taylor County's participation in the State Housing Initiatives Partnership (SHIP) Program. In compliance with Florida Statue 420.907 and Rule 67-37, Florida Administrative Code. The central focus of the County's strategies is home ownership. The County's home ownership program involves an active partnership between affordable housing developers, local lending institutions, realtors, home inspectors, credit counseling services and homebuyers.

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. The Board of County Commissioners established a partnership consisting of the County Commissioners, representatives from local lending institutions, local building contractors, the local non-profit

community action agency, local realtors, and University of Florida Extension office, Chamber of Commerce, Taylor County Development Authority and Consumer Credit Counseling Services.

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. The SHIP program will enable Taylor County to continue to develop and implement several strategies that target specific needs that are not fully provided for through other programs. Efforts will be made to implement these strategies in such a way as to compliment existing Weatherization programs, provide local match funds for federal housing programs such as CDBG, HOME, etc., and assist with post-disaster recovery and mitigation efforts in the event of a natural disaster.

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. This plan was also developed with substantial input from the local Housing Advisory Council (AHAC). The AHAC and County staff meets on an as-needed basis to review the Local Housing Assistance Plan and the Housing Incentive Strategies. Amendments to the Local Housing Assistance Plan shall be present to AHAC for review and recommendation to the Board of County Commissioners. Amendments will be considered within the standard public hearing procedures pursuant to Rule 67-37.006(1), Florida Administrative Code, the County will notify the Florida Housing Finance Corporation within 21 days of adoption of any amendments.

H. Advertising and Outreach

Taylor County or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and assistance will be taken continuously after the SHIP funds have been advertised for 30 days. The County realizes the importance of outreach to insure that the very low and low income residents are made aware of this plan and that housing assistance that can be provided. The mechanisms that will be used to accomplish outreach include, but are not limited to meetings with local church ministers to enlist their cooperation in the effort of achieving outreach; providing literature to local

employers to provide to their employees; advertise through local media; conduct awareness meetings with local agencies, contractors, and realtors to insure their familiarity with the program; and support from local government officials and staff.

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. All SHIP funds will be expended in a manner that will not discriminate on the basis of race, creed, color, age, gender, religion, marital status, family status, disability, or national origin.

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to:

Taylor County: The County Provides technical assistance in expedited permitting, project review and resource allocation to the private sector. The County establishes the direction of its efforts in affordable housing by consulting various agencies throughout Taylor County for determining the housing needs of the community, the inventory of programs available, and appropriate allocation of resources.

Financial Institutions: Participating lenders provide favorable financing terms to homebuyer assistance applicants. This participation provides lenders the ability to meet Community Reinvestment Act (CRA) requirements with a sound and active program.

Non-Profit Providers: Participating non-profit builders cooperate by building at a fixed rate, two-, three-, and four-bedroom homes to homebuyer assistance applicants.

Realtors: Participating realtors provide assistance to very, low and moderate income homebuyer assistance applicants in obtaining affordable housing units. They coordinate efforts to insure applicants are informed of contract specifics, available funding options, and recapture provisions in the event the sales does not transpire.

Social Service Organizations: Taylor County firmly recognizes the need for all potential applicants to participate in home ownership and financial counseling to insure they fully understand the obligations of home ownership. This counseling shall be consistent with Taylor County Ordinance 93-8, Sections 420.907-420.9079, Florida Statutes and Rule 67-37, Florida Administrative Code.

The University of Florida, County Extension Office provides homeownership counseling to all eligible applicants. The program consists of family budgeting,

credit analysis, home inspections, working with realtors and lenders, mortgage closings, and post-closing home maintenance. The completion of workshop certificate is valid for 24 months. If applicant has to retake the workshop, the amount of the workshop will be deducted from the award amount.

Consumer Credit Counseling Services provides financial counseling to all eligible applicants in need of credit repair. The program assists applicants with family budgeting, credit analysis, credit repair.

Suwannee River Economic Council provides weatherization services in conjunction with the housing rehabilitation strategy to all eligible very low and low income applicants.

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 which ever is longer unless as specified above.

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

O. Administrative Budget:

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

Taylor 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.

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

The County under the direction of the Housing Coordinator will administer the Local

Housing Assistance Plan. The Board of County Commissioners has authorized that ten percent (10%) of the annual allocation amount plus any achieved interest be designated to cover administrative costs. See Exhibit E for applicable fiscal years.

Administrative funds will also be used for membership in the Florida Housing Coalition and attendance of seminars by Taylor County Affordable Housing staff and representatives of the Local Housing Advisory Council.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of *Taylor 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

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.

LHAP HOUSING STRATEGIES:

A. Home Buyer Assistance

a. Summary of the Strategy:

The purpose of this strategy is to provide down payment assistance and principal reduction to all eligible home buyers. The County will set aside \$81,000 per year to provide funding to qualified applicants who are able to secure financing from a lender for a first mortgage on a home located in the City of Perry or the unincorporated areas of Taylor County.

b. Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

c. Income Categories to be served:

Very-low, Low and Moderate Income Levels

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

The maximum amount of SHIP funds that may be awarded per unit is \$10,000;.

e. Terms, Recapture and Default. Include terms of recapture in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership).

Assistance is in the form of a zero percent (0%) second mortgage, due on sale, transfer, or refinancing, will be made available for down payment, closing cost, and rehabilitation expenses. The full amount of the loan will be forgiven if the homeowner continuously occupies the dwelling for five (5) years. The obligated amount will be prorated annually reducing the loan amount by twenty (20%) per year. Only the remaining portion of the obligation must be repaid to the Local Housing Assistance Trust Fund as Program Income. **Applicants are prohibited from receiving assistance for the duration of the respective mortgage under the SHIP program. Home Buyer applicants will receive assistance only once under this strategy.**

f. Recipient Selection Criteria:

Funds may be used for the down payment, closing costs, and structural rehabilitation of an existing home. The down payments will not exceed ten percent (10%) of the sales price. Very low and low-income households may be awarded up to \$10,000 (\$9900– assistance & \$100–recording fees). Moderate-income households may be awarded up to \$7,000 (\$6900– assistance & \$100 – recording fees). Moderate households are not eligible for structural rehabilitation of an existing home. Applicants will be approved on a first-come, first-qualified basis. Applicants may not apply if they have claimed homestead exemption in the last three years (this excludes household can afford mortgage payments in excess of the thirty percent (30%) benchmark. Where SHIP funds are being used, the combined First and Second Mortgage Loan to Value cannot exceed 105% of the appraised value of the home.

g. Sponsor Selection Criteria, if applicable:

All non-profit sponsors shall be required to contractually commit to and abide by the provisions relating to SHIP in the Florida Statutes, Florida

Administrative Code Rule 67-37, and the Local Housing Assistance Plan.

h. Additional Information:

Since SHIP funds are distributed on a county-by-county basis, Taylor County SHIP funds shall only be used to provide housing assistance to eligible persons for housing units within Taylor County. DCA-approved modular homes are eligible for assistance. **Mobile homes and rental properties are not eligible for assistance.**

B. Demolition/New Construction

a. Summary of the Strategy:

The purpose of this strategy is to assist households whose homes are more than fifty-one percent (51%) structurally unsound as determined by a certified Building Inspector. The County will provide \$150,000 per year.

b. Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

c. Income Categories to be served:

Very-low and low income household

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

The maximum amount of SHIP funds that may be awarded is \$75,000 per unit; \$10,000 will be used for demolition purposes and \$65,000 for construction of the new unless funds are not needed to demo and therefore it will be applied to the reconstruction.

e. Terms, Recapture and Default. Include terms of recapture in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership)

A mortgage will be placed on the property for the subsidy amount. Assistance is in the form of a zero percent (0%) deferred loan, due on sale, transfer, or refinancing of the property. The full amount of the loan

will be forgiven if the homeowner continuously occupies the dwelling for twenty (20) years. The obligated amount will be prorated annually reducing the loan amount by five (5%) per year. If the applicant passes, the heir is eligible to assume the mortgage if approved by SHIP Income Guidelines. Only the remaining portion of the obligation must be repaid to the Local Housing Assistance Trust Fund.

f. Recipient Selection Criteria:

The homeowner may not own another home, must claim homestead exemption on the home being occupied and considered for demo/reconstruction. Funds will be available to very-low and low income households and on a first-come, first-qualified basis.

g. Sponsor Selection Criteria, if applicable:

All non-profit sponsors shall be required to contractually commit to and abide by the provisions relating to SHIP in the Florida Statutes, Florida Administrative Code Rule 67-37, and the Local Housing Assistance Plan.

h. Additional Information:

Applicants are limited to one-time assistance under the SHIP program. Since SHIP funds are distributed on a county-by-county basis, Taylor County SHIP funds shall only be used to provide housing assistance to eligible persons for housing units within Taylor County. DCA-approved modular homes are eligible for assistance. **Mobile homes and rental properties are not eligible for assistance.**

C. Rehabilitation

a. Summary of the Strategy:

The purpose of this strategy is to provide repairs or improvements needed for safe and sanitary habitation and/or correction of code violations. The County will provide \$100,000 for the rehabilitation of owner-occupied units to qualified County applicants.

b. Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

c. Income Categories to be served:

Very-low and low income households

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

The maximum amount of SHIP funds that may be awarded per unit is \$25,000;

e. Terms, Recapture and Default. Include terms of recapture in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership)

A first or second mortgage will be placed on the property for the subsidy amount. Assistance will be in the form of a zero (0%) percent deferred loan, due on sale, transfer or refinancing of the property. The full amount of the loan will be forgiven if the homeowner continuously occupies the dwelling for five (5) years. The obligation amount will be prorated annually reducing the loan amount by twenty (20%) percent per year. Only the remaining portion of the obligation must be repaid to the Local housing Assistance Trust Fund as Program Income.

f. Recipient Selection Criteria:

CDBG eligible applicant will receive first priority for SHIP assistance to increase match and to improve overall rehabilitation. In the event there are no CDBG funds available, applicants are selected and approved on a first-come, first qualified basis. The homeowner must claim homestead exemption on the home being occupied and considered for rehabilitation. Applicants are prohibited from receiving assistance for the duration of the respective mortgage under the SHIP program. Applicants are limited to assistance once every ten (10) years. Applicants will not be allowed to receive assistance for a second time if the repairs needed have been deemed damages from neglect and/or abuse from the homeowner by a certified Building Inspector.

g. Sponsor Selection Criteria, if applicable:

All non-profit sponsors shall be required to contractually commit to and abide the provisions relating to SHIP in the Florida Statutes, Florida Administrative Code Rule 67-37, and the Local Housing Assistance Plan.

by

h. Additional Information:

All property taxes must be current. Since SHIP funds are distributed on a county-by-county basis, Taylor County SHIP funds shall only used to provide housing assistance to eligible persons for housing units within Taylor County. DCA-approved modular homes are eligible for assistance.

Mobile homes and rental properties are not eligible for assistance.

D. Disaster Mitigation/Recovery

a. Summary of the Strategy:

Taylor County is a coastal community that has in the past been adversely affected by natural disasters, which have occurred during the hurricane season. Residents affected by these disasters have had limited viable resources to assist them with emergency repair of their homes. The purpose of this strategy is to provide temporary assistance to qualified applicants of owner-occupied units; following a natural disaster as declared by the President of the United States or Governor of the State of Florida by way of an Executive Order.

b. Fiscal Years Covered:

2009-2010, 2010-2011, 2011-2012

c. Income Categories to be served:

Very-low and low income levels

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

The County will in the event of a disaster, provide funds to assist in paying deductibles, necessary repairs not covered by insurance and necessary repairs for individuals with no home owner insurance up to the maximum amount of \$5,000 per participant. These funds are intended as a match for other forms of disaster assistance. The units will be zero until such time as the strategy is activated.

e. Terms, Recapture and Default. Include terms of recapture in the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership)

Assistance is in a form of a grant.

f. Recipient Selection Criteria:

The County will not repair damages that are covered by the home owners insurance. The amount of funds to be designated to assist will be decided upon by the SHIP and County Administrator. Applicants are selected and approved on a first come, first qualified basis.

g. Sponsor Selection Criteria, if applicable:

by All non-profit sponsors shall be required to contractually commit to and abide the provisions relating to SHIP in the Florida Statutes, Florida Administrative Code Rule 67-37, and the Local Housing Assistance Plan.

h. Additional Information:

In case of an extreme emergency, the Taylor County Board of County Commissioners may move funds from a housing strategy to the mitigation ~~the~~ disaster strategy as long as funds are used for home construction repairs. This excludes any funds that are encumbered toward projects under construction. Since SHIP funds are distributed on a county-by-county basis, Taylor County SHIP funds shall only used to provide housing assistance to eligible persons for housing units within Taylor County. DCA-approved modular homes are eligible for assistance. **Mobile homes and rental properties are not eligible for assistance.**

LOCAL HOUSING ASSISTANCE PLAN STRATEGY
TAYLOR COUNTY BOARD OF COMMISSIONERS 2009-2010

Strategy No. 4 is being added to the Taylor County Local Housing Assistance Plan (LHAP) to enable the County to be eligible for the Florida Homebuyer Opportunity Program (FHOP resulting through THE AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009.

E. Florida Homebuyer Opportunity Program

a. Summary of the Strategy: This strategy is designed in response to the legislative proviso requiring SHIP local governments to expend 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act of 2009 by providing subordinate down payment assistance loans to first time homebuyers for owner occupied primary residences that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called the “Florida Homebuyer Opportunity Program.”

b. Fiscal Years Covered: 2009/2010 or until expiration of the Florida Homebuyer Opportunity Program Tax Credit.

c. Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repair.

d. Maximum award: is the principal balance of the loans provided shall not exceed 10% of the purchase price or \$8,000 whichever is less.

e. Terms, Recapture and Default: If Taylor County receives repayment from the homebuyer within 18 months after the closing date of the loan the County shall waive all interest charges. A homebuyer who fails to fully repay the loan within 18 months shall be subject to repayment terms provided in an appropriate strategy in the local housing assistance plan. All funds repaid to the County shall be considered “program income” as defined in s. 420.9071 (24). The Second Mortgage will include a thirty (30) year lien on the home in the event the loan is not repaid within the 18 months timeframe.

f. Recipient Selection Criteria: Recipients must meet the requirements of the following: The maximum income limit shall be Adjusted Gross Income of \$75,000 for single taxpayer households or \$150,000 for joint-filing taxpayer households which is equal to that permitted by the American Recovery and Reinvestment Act of 2009.

III. LHAP INCENTIVE STRATEGIES

A. 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: Provide Description:

In the event that the permitting process takes more than a week for qualified applicants for State, Federal, or Local Affordable Housing Programs, applicants shall receive first review priority.

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: Provide Description**

The establishment of a process by which the County considers before adoption, of procedures and policies that have a significant impact on the cost of housing. **Procedures established for Taylor County:** Any changes to procedures and policies that have a significant impact on the cost of housing in Taylor County shall be reviewed by the Taylor County Planning Department for review. The Taylor County Planning Board reviews these procedures and policies for compliance with Taylor County's Comprehensive Plan, these procedures and policies shall be referred to the Taylor County Board of County Commissioners. This referral shall include a determination if the proposed procedures/policies that may pose any significant impact on the cost of housing.

IV. EXHIBITS:

Please note: All Applicable Exhibits are bold

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.
NOT APPLICABLE

EXHIBIT A

ADMINISTRATIVE BUDGET

EXHIBIT B

TIMELINE FOR ENCUMBRANCE AND EXPENDITURE

EXHIBIT C

**HOUSING DELIVERY GOALS CHART (HDGC) FOR EACH FISCAL YEAR
COVERED IN THE PLAN**

EXHIBIT D
CERTIFICATION PAGE

EXHIBIT E
ADOPTING RESOLUTION

EXHIBIT F
PROGRAM INFORMATION SHEET

EXHIBIT G
ORDINANCE
NOT APPLICABLE

EXHIBIT H
INTERLOCAL AGREEMENT
NOT APPLICABLE

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2009-2010

Please check applicable box, & if Amendment, enter number

New Plan:		X
Amendment:		
Fiscal Yr. Closeout:		

Name of Local Government: Taylor County Available Funds: \$350,000.00 67-37.005(5)(d) F.A.C.

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Home Buyer Assistance	4	\$10,000	2	\$10,000	2	\$7,000	\$40,000.00	\$40,000.00		\$80,000.00	22.86%	8
Demolition/New Construction	1	\$75,000	1	\$75,000			\$150,000.00			\$150,000.00	42.86%	2
Rehabilitation	2	\$25,000	2	\$25,000				\$100,000.00		\$100,000.00	28.57%	4
Disaster (units will be zero until activated)										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7	\$110,000.00	5	\$110,000.00	2	\$7,000.00	\$190,000.00	\$140,000.00	\$0.00	\$330,000.00	94.29%	14

RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$35,000.00	10.00%	
Admin. From Program Income										\$1,000.00	0.29%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	7		5		2		\$190,000.00	\$140,000.00	\$0.00	\$366,000.00	104.57%	14

Percentage Construction/Reh Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 94%

Maximum Allowable												
Purchase Price:							New	\$100,000	Existing	\$100,000		

Allocation Breakdown	Amount	%					Projected Program Income:	\$8,000.00	Max Amount Program Income For Admin:	\$800.00		
Very-Low Income	\$165,000.00	47.1%					Projected Recaptured Funds:					
Low Income	\$165,000.00	47.1%					Distribution:	\$350,000.00				
Moderate Income	\$7,000.00	2.0%					Total Available Funds:	\$358,000.00				

TOTAL 96.3% 67-37.005(5)(d) F.A.C.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010-2011

Please check applicable box, & if Amendment, enter number

New Plan:		X
Amendment:		
Fiscal Yr. Closeout:		

Name of Local Government: Taylor County Available Funds: \$350,000.00

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Home Buyer Assistance	4	\$10,000	2	\$10,000	2	\$7,000	\$40,000.00	\$40,000.00		\$80,000.00	22.86%	8
Demolition/New Construction	1	\$75,000	1	\$75,000			\$150,000.00			\$150,000.00	42.86%	2
Rehabilitation	2	\$25,000	2	\$25,000				\$100,000.00		\$100,000.00	28.57%	4
Disaster (units will be zero until activated)										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7		5		2		\$190,000.00	\$140,000.00	\$0.00	\$330,000.00	94.29%	14

RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	New Construction	Rehab/Repair	Without Construction	Total	Total	Total
	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$35,000.00	10.00%	
Admin. From Program Income										\$1,000.00	0.29%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	7		5		2		\$190,000.00	\$140,000.00	\$0.00	\$366,000.00	104.57%	14

Percentage Construction/Reh Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 94%

Maximum Allowable												
Purchase Price:							New	\$100,000	Existing	\$100,000		

Allocation Breakdown	Amount	%					Projected Program Income:	\$8,000.00	Max Amount Program Income For Admin:	\$400.00		
Very-Low Income	\$165,000.00	47.1%					Projected Recaptured Funds:					
Low Income	\$165,000.00	47.1%					Distribution:	\$350,000.00				
Moderate Income	\$7,000.00	2.0%					Total Available Funds:	\$358,000.00				

TOTAL 96.3% 07-Sep-10

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:		X
Amendment:		
Fiscal Yr. Closeout:		

Name of Local Government: Taylor County Available Funds: \$350,000.00

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Home Buyer Assistance	4	\$10,000	2	\$10,000	2	\$7,000	\$40,000.00	\$40,000.00		\$80,000.00	22.86%	8
Demolition/New Construction	1	\$75,000	1	\$75,000			\$150,000.00			\$150,000.00	42.86%	2
Rehabilitation	2	\$25,000	2	\$25,000				\$100,000.00		\$100,000.00	28.57%	4
Disaster (units will be zero until activated)										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7		5		2		\$190,000.00	\$140,000.00	\$0.00	\$330,000.00	94.29%	14

RENTAL STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$35,000.00	10.00%	
Admin. From Program Income										\$1,000.00	0.29%	
Home Ownership Counseling											0.00%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	7		5		2		\$190,000.00	\$140,000.00	\$0.00	\$366,000.00	104.57%	14

Percentage Construction/Reh Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 94%

Maximum Allowable Purchase Price:							New	\$100,000	Existing	\$100,000		
-----------------------------------	--	--	--	--	--	--	------------	-----------	-----------------	-----------	--	--

Allocation Breakdown	Amount	%		Projected Program Income:	\$8,000.00	Max Amount Program Income For Admin:	\$400.00
Very-Low Income	\$165,000.00	47.1%		Projected Recaptured Funds:			
Low Income	\$165,000.00	47.1%		Distribution:	\$350,000.00		
Moderate Income	\$7,000.00	2.0%		Total Available Funds:	\$358,000.00		

TOTAL 96.3% 07-Sep-10