

**WALTON COUNTY**

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**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**FISCAL YEARS COVERED  
2010, 2011, 2012**

**Prepared by:  
West Florida Regional Planning Council  
April 2010**

**I. 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.*

Walton County

Interlocal : Yes \_\_\_\_\_ No x

**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, 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 government, lenders, builders and 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 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:** *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. Eligible Applicants:**  
 U. S. citizens and qualified aliens, as defined in Title 8 US Code Sec. 1641, are eligible applicants for the SHIP program.
- K. 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,  
     Tenant Counseling and Transportation
- L. 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)  
       x   U.S. Treasury Department  
     \_\_\_\_\_ Local HFA Numbers  
 The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts
- M. 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 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.

**N. Welfare Transition Program:** *Chapter 67-37.005(6)(b)(7)F.A.C.*  
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 programs will be given preference in the selection process.

**O. 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 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.

**P. 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.

Walton 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.”

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

**Q. Essential Service Personnel: Include a definition as required in Chapter 67-37.002(6), F.A.C.**

"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 personnel; 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 Walton County. The Walton County LAHP requires that Substantial Rehabilitation, Emergency Repair, and Replacement Housing Strategies must include the following features in the rehabilitation, repair, or construction of the home as applicable.

- Programmable thermostats
- Energy Star rated reversible ceiling fans in all bedrooms and living areas
- Showerheads that use less than 2.5 gallons of water per minute
- Faucets that use 2 gallons of water per minute or less in the kitchen and all bathrooms
- 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
- Motion detectors on all outside lighting
- Low VOC paint (less than 50 grams per gallon)
- Energy Star rating for all refrigerators, dishwashers and washing machines
- Energy Star rating for all windows
- Carpet and Rug Institute Green Label certified carpet and pad for all carpeting provided
- Florida Yards and Neighborhood certification on all landscaping
- Install daylight sensors or timers on all outdoor lighting

**S. Special Housing Needs**

The Walton County LHAP gives preference to home owners who are elderly and/or disabled in its Substantial 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: **SUBSTANTIAL REHABILITATION**

#### a. Summary of the Strategy:

Complete the substantial rehabilitation of substandard, homeowner occupied housing. The work will address repairs or improvements that are needed for safe or sanitary habitation; correction of substantial building code violations, or the creation of additional living space as per SHIP Rule 67-37.002 (24), F.A.C.

#### Special Design Features (as determined by WFRPC staff)

Widen doorways to allow passage of wheelchairs;

Build ramps for the disabled/handicapped;

Install handrails and grab bars for disabled/elderly;

Remove architectural barriers for elderly and disabled/handicapped; and

Installation of green building design features to enhance storm-resistant construction and/or provide energy-efficiency to reduce long-term costs relating to maintenance, utilities, or insurance.

#### b. Fiscal Years Covered:

#### c. 2010/2011; 2011/2012; 2012/2013 Income Categories to be served:

This strategy will assist families with incomes of 80% or less of the area median income.

#### d. Maximum award is noted on the Housing Delivery Goals Charts: \$35,000.

#### e. Terms of Payment, Recapture and Default:

##### 1) Applicants, who are:

A) 62 years old or older, or handicapped/disabled; and

B) very low income, defined as gross household income that does not exceed 50 percent of the median family income adjusted for family size

##### 2) will receive assistance in the form of a forgivable Deferred Payment Loan (DPL) secured by a recorded lien that is forgiven at a rate of 20% per year over a five (5) year period. The loan is provided at zero percent (0%) interest with no monthly payments. The term of this loan is five (5) years. At the end of five (5) years it is completely forgiven. Other applicants, not meeting the criteria above, will receive assistance in the form of a forgivable Deferred Payment Loan secured by a mortgage. The loan is provided at zero percent (0%) interest with no monthly payments. The term of this loan is twelve (12) years. At the end of the twelve (12) years it is completely forgiven. Preference will be given to those applicants who are elderly, 62 or older, or handicapped/disabled. For all applicants, if the property is sold, the outstanding balance of the loan becomes due and payable accordingly. If the

title is transferred, the outstanding balance of the loan becomes due and payable in full except when title is transferred to an eligible heir who is going to make the house their primary residence then the loan can be extended to them.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the unpaid balance of the loan must be repaid in full.

- f. Recipient Selection Criteria:  
Assistance will be provided on a first-come, first-served basis. The family must provide proof of property ownership. (Life estates are recognized as proof of ownership.) A waiting list exists for this strategy and new applicants will be added to the existing list.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

**2. Name of the Strategy: EMERGENCY REPAIR**

- a. Summary of the Strategy:  
To provide emergency repair assistance for very-low income, owner-occupied homes to address emergency situations targeting health and safety concerns.
- b. Fiscal Years Covered:  
2010/2011; 2011/2012; 2012/2013
- c. Income Categories to be served:  
This strategy will assist very low-income applicants, defined as gross household income that does not exceed 50 percent of the median family income adjusted for family size, with preference given to those applicants who are elderly, 62 or older, or handicapped/disabled.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$10,000.
- e. Terms, Recapture and Default.
  - 1) A forgivable Deferred Payment Loan (DPL) secured by a recorded lien that is forgiven at a rate of 20% per year over a five (5) year period. The loan is provided at zero percent (0%) interest with no monthly payments. The term of this loan is five (5) years. At the end of five (5) years it is completely forgiven.
  - 2) If the property is sold, the outstanding balance of the loan becomes due and payable accordingly. If the title is transferred, the outstanding balance of the loan becomes due and payable in full except when title is transferred to an eligible heir who is going to make the house their primary residence then the loan can be extended to them.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the unpaid balance of the loan must be repaid in full.

- f. Recipient Selection Criteria:

Assistance will be provided on a first-come, first-serve basis. Applicants must own and reside in the home as their primary residence. The family must provide proof of property ownership (life estates are recognized as proof of ownership.)

g. Sponsor Selection Criteria:

Selection will be based upon responses to an advertised request for proposal. 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;
- 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 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 Housing Partnership to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission. The RFP will solicit participation for the full three year HAP period. Assistance provided on a first-come, first served basis following advertisement of the availability of SHIP resources.

h. Additional Information: N/A

**3. Name of the Strategy: FIRST-TIME HOMEBUYER  
(Down Payment/Closing Cost Assistance)**

a. Summary of the Strategy:

To support down payment and closing costs for the purchase of an existing or new construction affordable housing unit to income eligible homebuyers (very-low, low and moderate). On new construction projects, SHIP funds may be used to reduce the amount of the construction loan as well as providing down payment/closing cost assistance toward the purchase of a lot. Construction financing must be in place prior to lot acquisition assistance. Assistance shall be tailored to the individual affordability and financing needs of the participating 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 (exceeding the SHIP Homebuyer Assistance) is provided through financial institutions without local guarantee, thereby leveraging a significant volume of private sector financing.

b. Fiscal Years Covered:

2010/2011; 2011/2012; 2012/2013

c. Income Categories to be served:

This strategy will assist applicants who have very low, low, and moderate income that does not exceed 120% of the area income median.

- d. Maximum award is noted on the Housing Delivery Goals Charts: \$6,000, with the applicant providing at least \$500.00 in closing costs.
- e. Terms, Recapture and Default.  
A forgivable Deferred Payment Loan (DPL) secured by a mortgage. The loan is provided at zero percent (0%) interest and there are no monthly payments. The term of the loan is twelve (12) years. At the end of the twelve (12) years it is completely forgiven. The loan is due and payable if the property is sold or title is transferred or the house is no longer the primary residence.
- f. Recipient Selection Criteria:  
Assistance will be provided on a first-come, first served basis. Families must meet the definition of a first-time homebuyer.  
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 lost the home as a result of a divorce within the last three (3) years meets the first-time homebuyer definition.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

**4. Name of the Strategy: REPLACEMENT HOUSING**

- a. Summary of the Strategy:  
To provide for the demolition of dilapidated houses and the construction of a replacement house for families living in unsafe conditions. This strategy will be implemented in partnership with area non-profit housing agencies, non-profit housing developers, or government agencies to partially underwrite the costs of constructing affordable replacement homes. Assistance will be awarded directly to the applicant, not the partnership agency.
- b. Fiscal Years Covered:  
2010/2011; 2011/2012; 2012/2013
- c. Income Categories to be served:  
This strategy will assist applicants whose incomes are 50% or less of the area median income. Preference will be given to those applicants who are elderly, 62 or older, or handicapped/disabled.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$50,000
- e. Terms, Recapture and Default.  
1) A forgivable Deferred Payment Loan (DPL) secured by a mortgage. The loan is provided at zero percent (0%) interest and there are no monthly payments. The term of the loan is fifteen (15) years. At the end of the fifteen (15) years it is completely forgiven. The loan is due and payable if the property is sold or title is transferred or the house is no longer the applicant's primary residence. If the property is sold, the loan becomes due and payable in full. If the title is transferred, the loan becomes due and payable in full except when title is transferred to an eligible heir who is going to make the house their primary residence then the loan can be extended to them.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the loan must be repaid in full.

- f. Recipient Selection Criteria:  
All replacement housing projects must be owned by families with incomes of 50% or less of the median income, with preference to those who are elderly (62 or older) or handicapped/disabled. The family must provide proof of property ownership (replacement housing will not include property held in life estates.)
- g. Sponsor Selection Criteria:  
Selection will be based upon responses to an advertised request for proposal (RFP). Selection criteria will include:
  - 1) agency's locally based expertise in affordable single-family housing construction and marketing;
  - 2) amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
  - 3) unit production goals in relation to SHIP funding request;
  - 4) SHIP repayment terms requested (i.e. loan guarantee or deferred loan); and
  - 5) percentage of units targeted to very-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 Housing Partnership to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission. The RFP will solicit participation for the full three year HAP period. Assistance to homebuyers will be provided on a first-come first-served basis following advertisement of the availability of SHIP funds. Waiting lists exist for this strategy and new applicants will be added to the existing list.
- h. Additional Information: N/A

**5. Name of the Strategy: DISASTER MITIGATION (Optional)**

- a. Summary of the Strategy:  
To provide emergency repairs to homes owned by very low, low and moderate-income families in the aftermath of a disaster declared by executive order. Such needs shall include, but not be limited to, interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units habitable by the eligible family; and post-disaster assistance. This optional strategy will be implemented only when a natural disaster has been declared by an Executive Order from the President of the United States or the Governor of the State of Florida in Walton County.
- b. Fiscal Years Covered:  
2010/2011; 2011/2012; 2012/2013
- c. Income Categories to be served:  
Assistance will be given to families whose income is below 120% of the median income.
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$15,000.
- e. Terms, Recapture and Default.

- 1) A forgivable Deferred Payment Loan (DPL) will be provided to applicants, which is secured by a recorded lien that is forgivable a rate of 20% per year over a five (5) year period. The loan is provided at zero percent (0%) interest with no monthly payments. The term of this loan is five (5) years. 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, the outstanding balance of the loan becomes due and payable in full except when title is transferred to an eligible heir who is going to make the house their primary residence then the loan can be extended to them.

If the title is transferred to an eligible heir who is not going to reside in the house or a non-eligible heir the unpaid balance of the loan must be repaid in full.

- f. Recipient Selection Criteria:  
Assistance will be provided on a first come/first served basis following the declaration of the natural disaster. Applicants must own and reside in the home as their primary residence. The family must provide proof of property ownership (life estates are recognized as proof of ownership.)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:  
This strategy will be implemented only in the event of a natural disaster or if used as a matching grant for a disaster mitigation program.

**6. Name of the Strategy: RENTAL DEVELOPMENT (Optional)**

- a. Summary of the Strategy:  
This strategy supports the development of quality, affordable, preferably mixed income, rental housing for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation of existing substandard rental units. These rental development project(s) will be undertaken by experienced and qualified developers, as defined by Florida Housing Finance Corporation (FHFC) or another funding agency such as the U.S. Department of Housing and Urban Development (HUD). Preference will be given to developers who are, or who engage in partnership agreements with a local Community Housing Development Organization (CHDO), Public Housing Authority (PHA), a 501 (c)(3) non-profit affordable housing sponsor, and/or private for-profit developers selected through one or more open proposal submission(s). SHIP funds will support non-profit and private-for-profit sponsored affordable rental housing developments typically in conjunction with financing provided by the Florida Housing Finance Corporation (FHFC), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), local bonding authorities, public housing authorities, or other similar rental development sponsoring agencies.
- b. Fiscal Years Covered:
- c. 2010/2011; 2011/2012; 2012/2013Demographic to be served:

Units may be designated for elderly (including Assisted Living Facilities (ALF), homeless, or family populations. The developer must indicate the population to be served at the time of application.

d. Income Categories to be served:

Rental units developed through this strategy must be occupied by very low (50% or below area median income) and low-income families (80% or below area median income) and at least 10% of the families must be extremely low income (30% or below area median income) at initial occupancy.

e. Maximum award is noted on the Housing Delivery Goals Chart: \$50,000

f. Terms, Recapture and Default:

A Deferred Payment Loan, which is secured by a recorded mortgage and note. The term of the loan is 25 years or the term of the Land Use Restriction Agreement (LURA), if required by the Florida Housing Finance Corporation (FHFC) or HUD as a condition for project financing, whichever is greater. As defined in the applicable mortgage and note, full recapture of SHIP funds invested shall be due and payable upon default.

Compliance monitoring shall be performed annually by the County's housing agent for the minimum period as required by SHIP through a direct review of Sponsor agency documentation to establish compliance with Program affordability requirements with respect to tenant occupancy, income levels, and rent rates. For FHFC or HUD financed projects that also receive SHIP local support, occupancy, rent, and housing quality compliance documentation secured by FHFC, HUD or their designated contract monitor shall be deemed acceptable in meeting this requirement. The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental occupancy and affordability obligations established in the development agreement, mortgage and note.

g. Recipient Selection Criteria: N/A

h. Sponsor Selection Criteria:

For CHDO, PHA, and/or Non-Profit Sponsored Developments, project(s) will be selected for funding through a competitive process; and if funded, will be completed in accordance to a contract between the eligible CHDO, PHA, or 501 (c)(3) non-profit agency and the Walton County Local Housing Partnership. Selection will be based upon the applicant's response to a request for proposal (RFP) issued to all eligible CHDO's, PHA(s), or non-profit developers of affordable rental housing. Project selection criteria shall include the following, as applicable:

- (1) agency must be a locally designated CHDO, PHA, or a 501 (c)(3) non-profit;
- (2) agency's rental unit portfolio;
- (3) agency's previous rental development experience;
- (4) compliance with 67-37.005 Local Housing Assistance Plan as applicable;
- (5) percentage of units targeted to very low income persons;

- (6) subsidy level per unit;
- (7) SHIP cost per unit;
- (8) ratio of private funds to public funds;
- (9) ratio of other funds to SHIP funds;
- (10) compliance with new construction preference;
- (11) target date for project commitment and completion, if selected;
- and
- (11) form of assistance requested.

For-Profit Sponsored Developments—The selection criteria will consist of the above referenced criteria, but will require significantly greater detail and disclosure of financial data in order to determine the level of local commitment required from SHIP funds, the contribution of the proposed project to SHIP Delivery Goals as established by the County, and unit production scheduling.

i. Additional Information:

Designated county planning and housing staff and/or a Project Review Team will evaluate proposals. Final selection and contract approval will be provided by the County Commission. Multiple proposals may be approved for funding; however, only one proposal per fiscal year will be funded. Final selection and ranking will be based upon the final scoring and ranking by FHFC or other primary funding entities.

### **III. LHAP INCENTIVE STRATEGIES**

*Section 420.9071(16) and Section 420.9076, 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.
- Established policy and procedures:
- a. On, June 9, 1998, WALTON COUNTY adopted Resolution 98-34 adopting an expedited processing procedure, which states that affordable housing permit applications will be given a priority in the event the permit approval time should reach a level in excess of 7 days.

NOTE: At this time, the County has not experienced any delays in their permitting process.

**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, 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.*  
Interlocal Agreement is not applicable.

**Walton County SHIP Program**

**Exhibit A Admin Budget**

Fiscal Year	2010/2011
Salaries and Benefits	\$ 29,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 500.00
Homebuyer Classes	\$ 2,000.00

Fiscal Year	2011/2012
Salaries and Benefits	\$ 29,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 500.00
Homebuyer Classes	\$ 2,000.00

Fiscal Year	2012/2013
Salaries and Benefits	\$ 29,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 2,000.00
Advertising	\$ 500.00
Homebuyer Classes	\$ 2,000.00

Based on a distribution of \$330,000







# 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: <span style="float: right;">Walton County</span>															
Strategy #	From Plan Text	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 Percentage	Total Units	
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010/2011															
Available Funds: <span style="float: right;">\$330,000.00</span>															
1	Substantial Rehabilitation	1	\$35,000	1	\$35,000	0	\$0	\$75,000.00	\$75,000.00		\$75,000.00	22.73%	22.73%	2	
2	Emergency Repair	4	\$10,000	0	\$0	0	\$0	\$40,000.00	\$40,000.00		\$40,000.00	12.12%	12.12%	4	
3	First Time Homebuyer	2	\$6,000	2	\$6,000	1	\$6,000	\$30,000.00		\$30,000.00	9.09%	9.09%	5		
4	Replacement Housing	1	\$50,000	2	\$50,000	0	\$0	\$150,000.00			\$150,000.00	45.45%	45.45%	3	
5	Disaster Mitigation (Optional)	0	\$0	0	\$0	0	\$0				\$0.00	0.00%	0.00%	0	
6	Rental Development (Optional)	0	\$0	0	\$0	0	\$0	\$0.00			\$0.00	0.00%	0.00%	0	
8	Subtotal 1 (Home Ownership)	8		5		1		\$150,000.00	\$115,000.00	\$30,000.00	\$295,000.00	89.35%	89.35%	14	
<b>RENTAL STRATEGIES</b>															
0	Rental Development (Optional)	0	\$0	0	\$0	0	\$0	\$0.00			\$0.00	0.00%	0.00%	0	
0	Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$33,000.00	10.00%	10.00%	0	
Administration Fees															
Admin. From Program Income															
Home Ownership Counseling															
<b>GRAND TOTAL</b>															
Add Subtotals 1 & 2, plus all Admin. & HO Counsel															
8		8		5		1		\$150,000.00	\$115,000.00	\$30,000.00	\$330,000.00	100.00%	100.00%	14	
Percentage Construction/Ret															
Maximum Allowable															
Purchase Price:															
New															
Existing															
Max Amount Program Income For Admin:															
Allocation Breakdown															
Amount															
Very-Low Income															
Low Income															
Moderate Income															
TOTAL															
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.															
80%															
Projected Program Income:															
Projected Recaptured Funds:															
Distribution:															
Total Available Funds:															
21-Dec-10															



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART#2002

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2012/2013

Please check applicable box, & if Amendment, enter number																									
											X														
											New Plan:														
											Amendment:														
											Fiscal Yr. Closeout:														
Name of Local Government: <b>Walton County</b>																									
Available Funds: <b>\$330,000.00</b>																									
Strategy # From Plan Text	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI		Max. SHIP		LI		Max. SHIP		MI		Max. SHIP		A		B		C		D		E		F	
		Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	SHIP Dollars	SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Percentage	Total Units
1	Substantial Rehabilitation	1	\$35,000	1	\$35,000	0	\$0	0	\$0	0	\$0	0	\$0	\$75,000.00	\$75,000.00					\$75,000.00		22.73%		2	
2	Emergency Repair	4	\$10,000	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	\$40,000.00	\$40,000.00					\$40,000.00		12.12%		4	
3	First Time Homebuyer	2	\$6,000	2	\$6,000	1	\$10,000										\$30,000.00				\$30,000.00		9.09%		5
4	Replacement Housing	1	\$50,000	2	\$50,000	0	\$0							\$150,000.00						\$150,000.00		45.45%		3	
5	Disaster Mitigation (Optional)	0	\$0	0	\$0	0	\$0													\$0.00		0.00%		0	
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**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Walton County


- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

**Exhibit D**

Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida   x   has or        has not been implemented.

\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Scott Brannon, Chairman  
Larry Jones, Vice-Chair


\_\_\_\_\_  
Witness

\_\_\_\_\_  
Type Name and Title

\_\_\_\_\_  
April 27, 2010

Date

OR

  
\_\_\_\_\_  
Attest: Martha Ingle, Clerk of Courts  
(Seal)

RESOLUTION NO. 2010-40

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF WALTON COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN OF THE BOARD OF COUNTY COMMISSIONERS AND/OR THE COUNTY ADMINISTRATOR, OR DESIGNEE TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

\*\*\*\*\*

**WHEREAS**, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

**WHEREAS**, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

**WHEREAS**, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

**WHEREAS**, as required by *Chapter 67-37.005 F.A.C.* . It is found 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.

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

**WHEREAS**, the Board of County Commissioners finds that it is in the best interest of the public for Walton County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF**

**Exhibit E**

**WALTON COUNTY, FLORIDA that:**

Section 1: The Board of County Commissioners of Walton County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2007-2009.

Section 2: The Chairman of the Board of County Commissioners and/or the County Administrator, or designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

Section 3: That the cost to be incurred in the administration, management, reporting, and monitoring functions associated with the SHIP Program shall be in excess of five percent (5%) and, therefore, the Commission finds that the total administrative fee associated with the SHIP Program shall not exceed ten percent (10%) of the local housing distribution, plus 5% of program income deposited into the trust fund provided for in Rule 67-37.007(4), F.A.C.

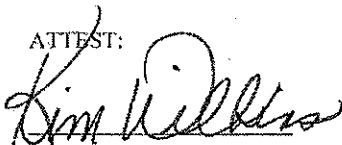
Section 4: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 27TH DAY OF APRIL, 2010.



\_\_\_\_\_  
Scott Brannon, Chairman  
Larry Jones, vice-chair

ATTEST:



Martha Ingle, Clerk of Courts

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
INFORMATION SHEET

LOCAL GOVERNMENT: Walton County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SHIP ADMINISTRATOR: William D. Compton, West Florida Regional Planning Council

ADDRESS: PO Box 11399 Pensacola, FL 32524

TELEPHONE:( 800 ) 226-8914 FAX:( 850 ) 595-0257

EMAIL ADDRESS: bill.compton@wfrpc.org

ADDITIONAL SHIP CONTACTS: Ken Little, Citizens Information Office

ADDRESS: 76 North 6<sup>th</sup> Street, DeFuniak Springs, FL 32433

EMAIL ADDRESS: litken@co.walton.fl.us

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: \_\_\_\_\_

MAIL DISBURSEMENT TO: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

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

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

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

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