

NAME OF LOCAL GOVERNMENT

Washington County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2011-2012, 2012-2013, and 2013-2014

I. PROGRAM DESCRIPTION:

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

Washington County Board of County Commissioners

Interlocal : Yes _____ No X

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

N/A

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan:

2011-2012

2012-2013

2013-2014

D. Governance:

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

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

E. Local Housing Partnership

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

F. Leveraging:

The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP

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funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling:

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

Homeownership Counseling (Pre and Post), Credit Counseling, Homeowner Counseling and Transportation

K. Purchase Price Limits:

Purchase Price Limits: The sales price or value of 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 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 homeowner 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.

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

The 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 Washington 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.

According to Washington County's Continuity of Operations Policy (COOP) Essential Personnel would consist of Emergency Operation Personnel, County Administrator, County Commissioners, County Computer Department, Grants Department, Sheriff's Department, EMS, Health Department, Public Works, Hospital, FDOT, Power or Gas Company,

R. GREEN INITIATIVE:

Washington County SHIP Program strongly encourages homeowners to conserve household energy by several ways. We encourage installing digital thermostat, and set it to 68 degrees in the winter and 78 degrees in the summer. In purchasing household appliance, we encourage them to consider energy efficient, low water usage appliance in conserving water usage. This information is covered through the

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Homebuyer Education class and handouts are included in the application packet to potential SHIP participants. Currently Washington County does not have "Green Construction Principles" approved and included in their building permit requirements. However, the County has approved storm resistant construction principles in order to reduce costs relating to maintenance, utilities and insurance.

LHAP HOUSING STRATEGIES:

NOTE: Include a separate strategy for Disaster Mitigation
See Disaster Relief Strategy included.

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

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

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

Provide Description:

A. Name of the Strategy: Purchase Assistance

a. Summary of the Strategy: the SHIP Purchase Assistance Program provides deferred payment loans to very low, low and moderate income homebuyers in the form of purchase assistance, closing costs, and to buy down the mortgage interest rate for the purchase of a home.

b. Fiscal Years Covered: 2011-2012, 2012-2013, and 2013-2014

c. Income Categories to be served: Very Low, Low and Moderate incomes.

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

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).

Deferred payment loans to individuals or households to assist in the purchase of single-family residences are secured by subordinate mortgages with a ten-year life span, zero (0) % interest. All SHIP funds provided for new home owners are subject to the ten-year lien, which is recorded at the County Courthouse. Should the home be sold prior to the ten-year period being satisfied the homeowner will be required to pay a prorated portion of the funds back, based on a 10% forgiveness per year.

f. Recipient Selection Criteria: The selection criteria for household of tenant

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application selection will be based on a "First Come-First Serve" basis ensuring that the income limits adjusted to family size, provided by the Corporation are met.

- g. Sponsor Selection Criteria, if applicable: N/A
- h. Additional Information:

B. Name of the Strategy: Emergency Housing Rehab

- a. Summary of the Strategy: These funds are granted to Washington County residents; but are restricted to very low income individuals and homeowners. The grants shall only be used to correct health, safety and sanitation hazards and to prevent further physical deterioration of the dwelling unit. The recipients shall agree to program terms and conditions, and none of the funds may be expended on any single family housing units which has previously had repairs/rehabilitation paid for in part or in whole by any local, state, or federal agency, except weatherization or on account of disability (Defined as a medically diagnosed condition that makes it difficult to engage in the activities of daily life.) This will be verified through the application process.
- b. Fiscal Years Covered: 2011-2012, 2012-2013, and 2013-2014
- c. Income Categories to be served: Very Low Income
- d. Maximum award is noted on the Housing Delivery Goals Charts: \$15,000
- 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)

There are no recapture provisions set on grants for Emergency Housing Rehab repair, or Disaster Mitigation Program.
- f. Recipient Selection Criteria: The selection criteria for household of homeowner application selection will be bases on a "First Come-First Serve" basis ensuring that the income limits adjusted to family size, provided by the

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Corporation are met.

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

h. Additional Information:

C. Name of the Strategy: Rental Strategies

a. Summary of the Strategy: Eligible activities include the construction of retirement rental housing that is available to eligible persons.

b. Fiscal Years Covered: 2011-2012, 2012-2013, and 2013-2014

c. Income Categories to be served: Very Low Income

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

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)

Funds are provided to eligible developers as deferred loans that are forgiven after 15 years if all SHIP requirements are met. The housing must remain affordable and occupied by income eligible beneficiaries for a period of 15 years. If the property is transferred before the fifteen year affordability period, the full amount of the mortgage will be due to the Washington County Board of County Commissioners SHIP Trust Funds. If the new buyer and use for the housing facility is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to the 15 year term of affordability must be subject to a right of first refusal for purchase at the current market value, less the amount of the SHIP subsidy, by eligible sponsors who would provide continued occupancy by eligible persons. This strategy would include multi-family apartments for the elderly.

f. Recipient Selection Criteria: Prior work history, leveraging of funds, project feasibility, evidence of receipt of financing, commitment to the construction, financial condition of developer, time schedule, and preference to developers that employ Welfare Transition Program.

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

Include qualification system and selection criteria for applications for Awards to eligible sponsors

h. Additional Information:

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- D. Name of Strategy: Disaster Relief
- a. Summary of the Strategy: Implemented in the event of a disaster declared by Executive Order. Funds may be used to provide emergency repairs to homes owned by very low and low income families in the aftermath of a disaster.
 - b. Fiscal Years Covered: 2011-2012, 2012-2013, and 2013-2014
 - c. Income Categories to be served: Very Low and Low incomes.
 - d. Maximum award amount: \$5,000.00
 - e. This assistance will be provided in the form of a grant, so individual households will not be required to repay funds used for disaster.
 - f. Recipient Selection Criteria: The selection criteria for disaster relief will be based on a "First Come-First Serve" basis ensuring that the income limits adjusted to family size, provided by the Corporation are met.
 - g. Sponsor Selection Criteria: N/A
 - h. Additional Information:

- E. Name of the Strategy: Florida Homebuyer Opportunity Program (FHOP)
- a. Summary of 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 "The American Recovery and Reinvestment Act of 2009" by providing subordinate down payment Assistance loans to first time homeowners for owner occupied residences.
 - b. Fiscal Years Covered: 2009-2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
 - c. Income Categories to be served: Up to \$75,000 for single-tax payers or \$150,000 for joint filers.
 - d. Maximum award is the principle balance of the loans provided shall not exceed 10% of the purchase price or \$8,000, whichever is less.
 - e. Terms, Recapture and Default: Washington County will offer to homebuyer zero percent (0%) interest rate if repayment is received within 60 months

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after the closing date o the loan.

- 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.
- g. Sponsor Selection Criteria, if applicable: N/A
- h. Additional Information: N/A

III. LHAP INCENTIVE STRATEGIES

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

- A. Name of the Strategy: Expedited Permitting , IF APPLICABLE
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:
According to Washington County's Building Department; the permitting process is very uncomplicated. The Department will walk the new home owner through the process first hand. Should there be a delay it will occur in obtaining a Septic Tank Permit or an Energy Form from the Power Company. The permits or forms are to be submitted to the building department after a physical inspection has been done on the property. Sometimes delays would occur due to Health Department or Power Company's being detained from making the physical inspection of the properties.
- 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 County Commission instruct its chief administrator to review all proposed new policies, rules, regulations, procedures and ordinances proposed for revision which shall have, if adopted, significant effect on the cost of housing, and shall inform the County Commission of such significant effect on the cost of housing prior to the adoption of such new rules, regulations, procedures, policies and ordinances, or of revision to such that exist.
The SHIP Coordinator's immediate supervisor meets with the Coordinator on a monthly basis to review any changes in rule, regulations, procedures and ordinances

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proposed for revision, and compliance issues that need to be addressed.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A
See new budget sheets attached.
- 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.
See new timelines attached.
- 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
New Certification Page is currently being signed.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E
New signed Resolution should have been received.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F
Will Re-submit.
- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR:

2013-2014

Please check applicable box, & if Amendment, enter number

New Plan: **X**
 Amendment:
 Fiscal Yr. Closeout: 67-37.005(5)(d) F.A.C.

Name of Local Government:	Washington County				Available Funds:				C		D		E		F	
	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 SHIP Dollars	Total Percentage	Total Units			
HOME OWNERSHIP STRATEGIES																
Purchase Assistance	1	\$20,000	7	\$15,000	2	\$10,000	\$145,000.00			\$145,000.00	41.43%	10				
Emergency Rehab	17	\$15,000				\$0	\$0.00	\$200,236.74		\$200,236.74	57.21%	17				
Disaster Relief		\$5,000		\$5,000						\$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				
										\$0.00	0.00%	0				
Subtotal 1 (Home Ownership)	18		7		2		\$145,000.00	\$200,236.74	\$0.00	\$345,236.74	98.64%	27				
RENTAL STRATEGIES																
Rental Construction	0	\$51,500	0	\$51,500	0	0	\$51,500.00			\$51,500.00	14.71%	0				
										\$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				
										\$0.00	0.00%	0				
Subtotal 2 (Non-Home Ownership)	0		0		0		\$51,500.00	\$0.00	\$0.00	\$51,500.00	14.71%	0				
Administration Fees										\$30,500.00	8.71%					
Admin. From Program Income										\$4,500.00	1.29%					
Home Ownership Counseling																
GRAND TOTAL	18		7		2		\$145,000.00	\$200,236.74	\$0.00	\$350,000.00	123.35%	27				
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																
Percentage Construction/Reh	Calculate Constr./Rehab. Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.															
Maximum Allowable	99%															
Purchase Price:	New Existing															
	\$250,000															
Allocation Breakdown	Projected Program Income: Max Amount Program Income For Admin: \$0.00															
Very-Low Income	Amount	\$220,236.74	%	62.9%												
Low Income	Amount	\$105,000.00	%	30.0%												
Moderate Income	Amount	\$20,000.00	%	5.7%												
TOTAL	Amount	\$350,000.00	%	98.6%												
67-37.005(5)(d) F.A.C.																