

City of Ocala

**State Housing Initiative Partnership (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)
2019-2020, 2020-2021, 2021-2022**

Originally Adopted on January 9, 2020

Revised June 11, 2020

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A. Administrative Budget for each fiscal year covered in the Plan B. Timeline for Estimated Encumbrance and Expenditure C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan D. Signed LHAP Certification E. Signed, dated, witnessed or attested adopting resolution F. Ordinance: (if changed from the original creating ordinance) G. Interlocal Agreement H. Ordinance: (if changed from the original creating ordinance)	

I. Program Details:

A.

Name of Local Government	City of Ocala
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

1. To meet the housing needs of the extremely low, very low, low- and moderate-income households;
2. To expand production of and preserve affordable housing; and
3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2019-2020, 2020-2021, 2021-2022

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

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

H. Advertising and Outreach: SHIP funding availability shall be advertised 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. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

All strategies will serve households meeting the definition of Special Needs first. After Special Needs, applications will be assisted for each strategy to meet the very low and low income set-asides.

- J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. 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:

U.S. Treasury Department	X
Local HFA Numbers	

- M. Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

“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, 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:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any 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 periodic 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 \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded

under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: “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.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), 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 applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

- Q. Program Administration:** Administration of the local housing assistance plan will be performed by:

Entity	Duties	Percentage
Local Government	All administrative Duties	100%
Third Party Entity/Sub-recipient		

- R. Project Delivery Costs:** The City of Ocala does not have any project delivery cost at this time.
- S. Essential Service Personnel Definition:** “Essential Service Personnel” means any person in need of affordable housing, who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within the City of Ocala who are teachers and educators, police and fire personnel, health care personnel and skilled building trades personnel.
- T. Describe efforts to incorporate Green Building and Energy Saving products and processes:**
All appliances installed in housing rehabilitation projects will be Energy Star rated. The City of Ocala receives funding from the Florida Municipal Power Agency which is used for weatherizing homes for citizens. These funds are leveraged with SHIP funds for homes served by the City’s rehabilitation program. In addition, part of the rehabilitation evaluation process includes performing an energy efficiency assessment.
- U. Describe efforts to meet the 20% Special Needs set-aside:** The City will advertise its SHIP funding availability to agencies that serve the qualified special needs population. In addition, the City regularly communicates with various organizations that serve this population.
- V. Describe efforts to reduce homelessness:** The City of Ocala actively participates with the Marion County Homeless Council and the Continuum of Care. To support mitigation of homelessness, the City has hired a Support Services Coordinator.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1,2
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a. Summary: The City of Ocala’s Purchase Assistance Program assists income eligible first-time homebuyers under the following HUD definition: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of the purchase of the property; or a single parent who has only owned with a former spouse while married. An individual who has only owned a principal residence not permanently affixed to permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of construction a permanent structure.

b. Funding, which is provided with down payment and closing costs for the purchase of a newly constructed or existing single-family dwelling.

c. Based on home inspection for an existing home it must be in need of at least \$1,000 in Rehabilitation Assistance. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, and/or Florida Housing Finance Corporation’s Bond Program.

b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$20,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Recorded Deferred Subordinate Mortgage Loan

2. **Interest Rate:** 0 %

3. **Years in loan term:**

4.

- a. \$5,000 or less Grant
- b. \$5,001-\$10,000 Five (5) years
- c. \$10,001-\$21,000 Ten (10) years

5. **Forgiveness:** The loan will be forgiven at the end of the lien.

6. **Repayment:** None required as long as the loan is in good standing.

7. **Default:** The loan will become due upon sale, title transfer, refinance or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir

may take possession and maintain the home as their homestead residence. Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. **Recipient Selection Criteria:**

1. An applicant must submit a completed SHIP application to the City of Ocala Community Development Services Division to determine income eligibility.
2. Applicants will be assisted on a first qualified, first served basis.
3. Applicants must obtain first mortgage financing through a participating lender, not-for-profit developer, or through the Florida Housing Finance Corporation’s Bond Program.
4. Completion of a City approved HUD certified Homebuyer education program will be required prior to closing.

g. **Sponsor Selection Criteria: Summary:** N/A

h. **Additional Information:**

1. Homes must be located within the City limits of Ocala.
2. Mobile Homes are not eligible.
3. The first mortgage must be fixed rate, with no pre-payment penalty, negative amortization, balloon loan, owner financing or other restrictive loan terms.

B. Owner Occupied Rehabilitation Program	Code 3,6
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a. **Summary:** This strategy is designed to provide rehabilitation for SHIP eligible owner-occupied single-family households. The program is designed to provide as assistance to eligible homeowners to improve the health and safety conditions in the unit and to preserve the home. The repairs priorities include: roofing, electrical, HVAC, plumbing, handicap accessibility and other conditions that may affect the property.

b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$65,000

e. **Terms** (all six items must be completed or “N/A”):

1. **Repayment loan/deferred loan/grant:** Recorded Deferred Subordinate Mortgage Loan

2. **Interest Rate:** 0%

3. **Years in loan term:**

- | | |
|------------------------|--------------------|
| a. \$5,000 or less | Grant |
| b. \$5,001 - \$10,000 | Five (5) Years |
| c. \$10,001 - \$25,000 | Ten (10) Years |
| d. \$25,001 - \$65,000 | Fifteen (15) Years |

4. **Forgiveness:** The Loan will be forgiven at the end of the lien term.

5. **Repayment:** None required as long as the loan is in good standing.

6. **Default:** The loan will become due upon sale, title transfer, refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence. Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance.

f. **Recipient Selection Criteria:**

1. An applicant must submit a completed SHIP application to the City of Ocala Community Development Services to determine income eligibility.
2. Applicants will be assisted on a first qualified, first served basis.
3. The home assisted must be homesteaded and owner occupied for a minimum of 24 consecutive months prior to applications.
4. All applicants must be current on their mortgage and property tax payments.
5. The property assisted must be free of liens and judgments.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

1. Homes must be located in the City limits of Ocala.
2. Mobile Homes are not eligible.
3. In a situation where a reverse mortgage exists, and the request for rehabilitation is deemed an emergency by the Rehabilitation Specialist the City Council may approve on a case-by-case basis.
 - a. Emergencies may include but are not limited to:
 - Unsafe electrical (shorts, inoperable, defective circuits)
 - Plumbing (circumstances causing an unsanitary condition)
 - Lateral Water/Sewer connections (failure of wells and septic systems).
 - Tree removal

- Roof repairs/replacement

C. Special Needs – Barrier Free Rehab	Code 3
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a. **Summary:** This strategy is designed to remove barriers and improve accessibility in owner occupied homes. Qualified persons are defined as persons with special needs in accordance with the definitions of “Persons with special needs” set forth in Sections 420.0004(13) Florida Statutes, respectively, and to provide for health and safety repairs as needed for qualified persons to maintain their independence in their home.

Eligible uses for barrier removal and home modifications include:

- Modifications to widen doorways
 - Install accessible doors and hardware
 - Widen hallways, kitchens, bathrooms and bedrooms to accommodate mobility aides (canes, walkers, wheelchairs)
 - Grab bars
 - Entry Ramps and modification to walkways and landings
 - Railings
 - Non-slip floor surfaces throughout the home environment, including carpeting
 - Lever hardware and delayed opening/close mechanisms on egress and garage doors and interior doors
 - Improved lighting
 - Accessible touch-type light switches and thermostats
 - Accessible appliances which include, but are not limited to front or touch controls
 - Bathroom and kitchen lever faucets
 - Installation of accessible cabinets, shelves, drawers, sinks and toilets
 - Installation of accessible shower, permanent shower chair, hand held shower, non-slip surfacing
 - Smoke alarms and fire detectors including those for hearing impaired persons
 - Removal of other architectural barriers
 - Other repairs and/or modifications as needed for persons to maintain their independence
- b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$10,000
- e. **Terms (all six items must be completed or “N/A”):**
1. **Repayment loan/deferred loan/grant:** Grant
 2. **Interest Rate:** N/A
 3. **Years in loan term:** Grant

4. **Forgiveness:** N/A

5. **Repayment:** N/A

6. **Default:** N/A

f. **Recipient Selection Criteria:**

1. An applicant must submit a completed SHIP application to the City of Ocala Community Development Services to determine income eligibility. In addition, applicant must provide evidence of special needs status from a physician or appropriate social service provider.
2. Applicants will be assisted on a first qualified, first served basis.
3. The home assisted must be homesteaded and owner occupied for a minimum of 24 consecutive months prior to application.
4. All applicants must be current on their mortgage and property tax payments.
5. The property assisted must be free of liens and judgments.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

1. Homes must be located in the City limits of Ocala.
2. Mobile Homes are not eligible.
3. In a situation where a reverse mortgage exists, and the request for Barrier Free Rehab is deemed an emergency by the Rehabilitation Specialist the City Council may approve on a case-by-case basis.

D. Foreclosure Prevention	Code 7
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a. **Summary:** SHIP funds will be awarded to homeowners that are in arrears on their first mortgage to avoid foreclosure. The arrearage must be at least two (2) months, but not more than six (6) months and cannot be under an active foreclosure action (Lis pendens). Funds will be provided to bring mortgage payments current prior to the start of foreclosure proceedings. Payments will be made directly to the lending institution.

b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$5,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Grant
2. **Interest Rate:** N/A
3. **Years in loan term:** N/A
4. **Forgiveness:** N/A
5. **Repayment:** N/A
6. **Default:** N/A

f. **Recipient Selection Criteria:**

1. An applicant must submit a completed SHIP application to the City of Ocala Community Development Services to determine income eligibility.
2. Provide proof of arrearage in the form of notification from the mortgage holder. This cannot be from a private mortgage holder.
3. Provide evidence of a hardship that caused the arrearage (health issue, loss of employment/income, death of household member, divorce).
4. Receive counseling from a HUD approved agency trained in foreclosure counseling as assigned by City staff. The counseling agency must sign off on the budget plan.
5. Provide written documentation from HUD approved counseling agency showing evidence of the ability to resume making payments after the assistance is used which includes an explanation of how the hardship has been overcome and an indication of the budget plan that will allow for resumption of payments.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

1. Homes must be located in the City limits of Ocala.
2. Mobile Homes are not eligible.
3. Foreclosure prevention assistance will only be provided one time per household.
4. Funding for property taxes and homeowner's insurance will be provided only if they are currently escrowed or will become escrowed as a result of receiving assistance.

E. New Construction (Homeownership)	Code 10
<p>a. Summary: The City of Ocala will award funds to sponsors for the construction of single-family housing for eligible home buyers.</p>	

b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$50,000 (developer), \$20,000 (homebuyer)

e. **Terms:**

Developer:

1. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.
2. **Interest Rate:** 0 %
3. **Years in loan term:** 24 months
4. **Forgiveness:** N/A
5. **Repayment:** Loan is due and payable upon sale of the home to eligible buyer or at the end of the loan term.
6. **Default:** if the home is not completed and sold within one year of completion to an eligible buyer, the loan shall be repaid.

Homebuyer: The funds awarded to the homebuilder passes through to the homebuyer and serves to reduce the mortgage principal for the qualified homebuyer, therefore making the home affordable. To qualify for assistance, applicants must be able to obtain a first mortgage from a licensed lending institute on the City's list of qualified lenders. The first mortgage is not to exceed a term of 30 years, with a fixed rate.

1. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.
2. **Interest Rate:** 0%
3. **Years in loan term:** 10 years
4. **Forgiveness:** forgiven at the end of the loan term
5. **Repayment:** No payments required if the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sales, transfer, or conveyance of property; conversion to a rental property; loss of Homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the city will make an Effort to recapture funds through the legal process if it is determined that adequate Funds may be available to justify pursuing a repayment.

f. Recipient Selection Criteria: Funds will be made available on a first-qualified, first-served basis to eligible SHIP clients.

1. All units will be located within the city limits of Ocala.
2. To be considered for eligibility, applicants are required to submit a completed Application to the City of Ocala and provide all requested written documentation.

g. Sponsor/Sub-recipient Selection Criteria: Applications for housing construction will follow City of Ocala's Procurement's Request for Proposal Process, from non-profit and for-profit organizations. Information should include unit price, leveraging of funds, and length of project, project feasibility, and number of clients to be served, client selection process, organizational experience, monitoring capabilities, and documentation procedures. Awards will be evaluated and awarded by a selection committee. In the event SHIP funding is used as leverage as match for a housing grant, a selection committee will not be required.

h. Additional Information: All homebuyers (anyone who is listed on the mortgage) must complete at least eight (8) hours of homebuyer's education through a HUD-approved housing counseling agency.

F. Demolition/Reconstruction	Code 4
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a. **Summary:** The Reconstruction Program will address housing units that are infeasible to rehabilitate due to the existing major health, and safety issues and the exorbitant cost of repairs that exceed 65% of the cost to rehabilitate the existing home as determined by the Rehabilitation Inspection Specialist or the City of Ocala building official. Applicants will be assisted with demolishing the existing home and building a new home on the same site or other eligible site. Eligible costs include construction costs and related project soft cost (e.g., architectural, engineering, related professional services such as survey fees, lead based paint and asbestos inspections, building permits, builders fees.

b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$150,000 for reconstruction

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred loan secured by a note and mortgage.

2. **Interest Rate:** 0 %

3. **Years in loan term:** 20 years

4. **Forgiveness:** Loan is forgiven after 20-year term

5. **Repayment:** None required as long as the loan is in good standing.

6. **Default** The loan will become due upon sale, title transfer, refinance, or change of owner occupancy during the loan period. In the event of death of homeowner, an income-eligible heir may take possession and maintain the home as their homestead residence. Otherwise, the City may choose to take necessary legal action to recapture the invested funds. Refinancing of a first mortgage may be approved if a request is submitted and the refinancing will lower the monthly payment and/or will lower the fixed interest rate. Regardless, the cost of the resulting mortgage for refinancing cannot exceed the original loan balance. No cash out to the homeowner.

f. **Recipient Selection Criteria:** Funds will be made available on a first-qualified, first-served basis to eligible SHIP clients.

g. **Sponsor/Sub-recipient Selection Criteria:** N/A

h. **Additional Information:** All homebuyers (anyone who is listed on the mortgage) must complete at

least eight (8) hours of homebuyer’s education through a HUD-approved housing counseling agency.

If there is an outstanding lien(s) and /or mortgage on the property, the property will not be eligible for the Demolition And Reconstruction program. Mobile homes are not eligible to receive assistance from this program.

G. Rental Assistance	Code 13
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a. **Summary:** Funds will be awarded to qualified applicants who are in need of assistance for: security and utility deposit assistance; eviction prevention not to exceed three (3) month’s rent; and/or rent subsidies for up to twelve (12) months. To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004(13) or homeless as defined in S. 420.621.

- b. **Fiscal Years Covered:** 2019-2020, 2020-2021, 2021-2022
- c. **Income Categories to be served:** Very low, low and moderate
- d. **Maximum award:** \$7,500
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Grant
 - 2. **Interest Rate:** N/A
 - 3. **Years in loan term:** N/A
 - 4. **Forgiveness:** N/A
 - 5. **Repayment:** N/A
 - 6. **Default:** N/A
- f. **Recipient Selection Criteria:** Qualified applicants will be assisted on a first-qualified, first-served basis.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:**
 - 1. Rental unit must be located within the City limits of Ocala.
 - 2. There must be a signed lease between the landlord and tenant, with a length of no less than twelve (12) months.
 - 3. Utility deposit refers to electric, water, sewer and gas (cable and internet are excluded).

H. Disaster Assistance	Code16
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a. **Summary:** The Disaster Recovery Strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. SHIP disaster funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes.
2. Interim repairs to avoid further damage; tree debris removal required to make the individual housing unit habitable.
3. Construction of wells or repair of existing wells where public water is not available.
4. Payment of insurance deductibles for rehabilitation of homes covered under homeowner’s insurance policies.
5. Security deposit for eligible recipients that have been displaced from their homes due to a disaster.
6. Rental and utility assistance for eligible applicants.
7. Mortgage and utility payment assistance for eligible applicants.
8. Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
9. Other eligible activities as proposed to and approved by Florida Housing.

b. **Fiscal Years Covered:** 2019-2020, 2020-2021 and 2021-2022

c. **Income Categories to be served:** Very low, low and moderate

d. **Maximum award:** \$5,200

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Grant
2. **Interest Rate:** N/A
3. **Terms:** Up to 90 days
4. **Forgiveness:** N/A
5. **Repayment:** N/A

6. **Default:** N/A

f. **Recipient Selection Criteria:**

1. An applicant must submit a completed SHIP application to the City of Ocala Community Development Services to determine income eligibility.
2. Assistance will be provided on a first come, first qualified basis with priority given to individuals or households that qualify as Elderly or Special Needs.

g. **Sponsor Selection Criteria:** N/A

h. **Additional Information:**

1. Homes must be located in the City limits of Ocala.
2. Income verification for this strategy may be done in an expedited manner and may include alternative documentation such as pay stubs, benefit letters and documented oral verification with employer or other income provider.
3. SHIP funds may not be used for the purchase or rehabilitation of mobile homes.

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

A. **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy: (Ordinance #: ORD-2019-13, 12/18/18). The City has adopted a policy that affordable housing projects can be placed ahead of other projects to prevent delays. The City's normal permit process does not delay any project – none are "stacked up" awaiting

B. **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.

As part of the development review process, when code amendments, future land use classification Changes, zoning changes, and site plans are reviewed by city staff, the proposal is evaluated for potential impacts on housing affordability. The city uses objectives and policies in the comprehensive plan as well as density bonuses, local housing incentive funds, and state or federal grants to help facilitate development that provides additional affordable housing for out community. Code amendments are evaluated for consistency with the future land use element and housing element of the comprehensive plan, both of which include objectives and policies that facilitate affordability in our housing market.

C. **Advertise Development Incentives for Affordable Housing**

Advertise the Affordable Housing Incentive Fund and the availability of state grant funds so that builders/developers are aware that the incentives are available and how to apply for them. Generally, support the recruitment and education of developers to build affordable housing within the City.

City of Ocala

EXHIBIT A

Fiscal Year: 2019-2020	
Estimated SHIP Funds for Fiscal Year:	\$ 96,895.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$ 500.00
Travel Per Diem Workshops, etc.	\$ 500.00
Advertising	\$ 500.00
Other*	\$ 3,100.00
Total	\$ 9,600.00
Admin %	9.91%
	OK
Fiscal Year 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 96,895.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$ 500.00
Travel Per Diem Workshops, etc.	\$ 500.00
Advertising	\$ 500.00
Other*	\$ 3,100.00
Total	\$ 9,600.00
Admin %	9.91%
	OK
Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 96,895.00
Salaries and Benefits	\$ 5,000.00
Office Supplies and Equipment	\$ 500.00
Travel Per Diem Workshops, etc.	\$ 500.00
Advertising	\$ 500.00
Other*	\$ 3,100.00
Total	\$ 9,600.00
Admin %	9.91%
	OK
<p>*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here but must be detailed in the LHAP main document.</p>	

Details:

EXHIBIT B
Time for SHIP Expenditures

The City of Ocala affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2019-2020	6/30/2021	6/30/2022	9/15/2020	9/15/2021	9/15/2022
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2019-2020	3/30/2021	3/30/2022	6/15/2020	6/15/2021	6/15/2022
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation is not required to report.