BAKER COUNTY SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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I. Program Details:
A. Name of the participating local government: ________________________________

Is there an Interlocal Agreement: Yes ______ No ______

If "Yes", name local government(s) in the Interlocal Agreement:

________________________________

B. Purpose of the program:
1. To meet the housing needs of the 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.


D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-17, 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, real estate professionals, advocates for low-income persons and community groups 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 continuous 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.

II. 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.

I. 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. Notice is also placed on the County website.
J. Waiting List/Priorities: Advertising, Outreach and application intake is suspended when there are more applicants than can be covered by the annual allocation. Applications which cannot be funded by the annual allocation will be added to a waiting list for subsequent funding allocations. 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 in the strategy:

- Date of application receipt
- Date of income qualification
- Very low and low income level set-aside requirement
- Special Needs Set-aside requirement
- Construction set-aside requirement
- Housing Delivery Goals Chart

K. 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, familial status, age, handicap, or marital status in the award application process for eligible housing.

L. 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.

M. 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:

- X U.S. Treasury Department
- Local HFA Numbers

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.

Section 426.9075 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 426.9075 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..."
N. Program Administration: Administration of the local housing assistance plan will be wholly performed and maintained by the (city/county) or A third party entity or consultant will be contracted for all or part of the administrative of the program. The name of the entity is: The Northeast Florida Regional Council. The administrative duties they will provide are:

1. NEFRC staff review feasibility and recommended actions to the Baker County Board of County Commissioners (BOCC) regarding the County entering into local entity partnerships for implementation and leverage of the SHIP program, especially for the purpose of obtaining funds from other federal and state programs.

2. NEFRC staff administers the operation of the Baker County SHIP program to fulfill the policies and responsibilities of the program both to the County and the State.

3. The County designates a staff person who provides first contact with public, dispenses applications, assists applicants and receives the completed applications with initial review for income eligibility and completeness. Application questions are referred to NEFRC for guidance and resolution.

4. NEFRC staff receives completed applications and evaluates affordable housing candidates to assure conformance with both State and County SHIP policies, and the Baker County Local Housing Assistance Plan strategies.

5. NEFRC staff arranges for applicant training through GreenPath Debt Solutions or other provider, for the responsibility of home ownership.

6. NEFRC staff prepares staff research to support the BOCC in making recommendations on specific cases brought before the BOCC for a policy decision.

7. NEFRC staff prepares recommendations for administrative approval of Certificates of Eligibility obligating funding for applicants under the SHIP-strategies.

8. NEFRC monitors approved certificates for compliance and activity under trust fund; administer compliance and requests inspections or bids for emergency repair, rehabilitation and new construction projects together with ensuring SHIP and County guidelines for the various strategies are met. Staff continues administration and compliance monitoring until project is completed and files forwarded to Baker
9. Baker County is responsible for initial and final inspection on emergency repair, rehabilitation, and new construction projects. Baker County is responsible for final payment to the contractor.

10. NEFRC staff monitors the Local Housing Assistance Trust Fund and also coordinates payments through strategies and fiscal years with Baker County Finance Department to ensure that the fund is maintained in compliance with Rule 67-37 F.A.C., as amended.

11. NEFRC staff prepares and submits an Annual Report to Florida Housing as required by Rule 67-37 F.A.C. on or before September 15.

12. NEFRC staff supports activities of the designated Baker County person in providing information to the target population regarding the availability of SHIP program funding through preparing public notices, press releases, newspaper advertising and other methods to inform the public.

13. NEFRC staff attends and participates in workshops, public hearings, Florida Housing Finance Corporation (FHFC) steering committee and other FHFC activities relating to legislative policies and administrative functions affecting local fund recipients.

14. NEFRC will support activities of the Baker County BOCC in providing information to the target population regarding the availability of SHIP program funding.

15. NEFRC staff responds to policy questions and monitors activities to ensure compliance with regulations of real estate, lending institutions and public/private partners in completing projects.

16. Upon closure of each case, all original documents will be delivered to Baker County, who shall be considered custodian of record.

17. NEFRC staff shall maintain electronic duplicate copies for archival purposes.

O. Project Delivery Costs: Program funds can be used for required recording fees but will not be include in liens, mortgages or promissory notes of applicants.

P. Essential Service Personnel Definition:

Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S. Essential service personnel is as
follows: teacher and educators, other school district employees, community college, and university employees; all police, sheriff and fire personnel; health care personnel, EMT's and first responders; and all members of the United States Armed Services regardless of status.

Q. Describe efforts to incorporate Green Building and Energy Saving products and processes:
   Baker County will incorporate green building requirements in the building specifications for all new construction and rehabilitation projects to include but not limited to the following: energy star rated windows, appliances, hot water heater, and ceiling fans. Low flow plumbing fixtures, insulated exterior doors, increased insulation for walls and ceiling, higher efficiency HVAC units and programmable thermostats.

R. Describe efforts to meet the 20% Special Needs set-asides:
   The Baker County Prioritization process prioritizes special needs applicants 4th following earliest dates of application, earliest date of income qualification and income level. Advertisements specify availability of funding for special needs applicants.

S. Describe efforts to reduce homelessness: n/a

Section II. I.HAP Strategies:

A. Purchase Assistance Program

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a. Summary of Strategy:
   The Purchase Assistance Program assists potential homeowners with the purchase of a newly constructed or an existing home. The maximum purchase price may not exceed $170,000.00

b. Fiscal Years Covered:

c. Income Categories to be served:
   Very Low Income (VI), Low Income (LI), and Moderate Income (MI)

d. Maximum award:
   $20,000.00 awarded for down payment and closing cost

e. Terms: Deferred Payment Loan
   1. Prepayment and Default
   2. Interest Rate:
      0 %
   3. Years in loan term:
      15
4. **Forgiveness:**
   The loan amount will be forgiven at a rate of 6.66% percent per year.

5. **Repayment:**
   Repayment of the loan will be required if the homeowner sells or transfers ownership of the home, fails to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Baker County Zoning standards within the fifteen year (15) lien period.

6. **Default:**
   In the event of default, within the fifteen (15) year lien period, the Deferred Payment Loan (DPL) will remain on the property.

f. **Recipient Selection Criteria:**
   The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy:

   - Date of application receipt
   - Date of income qualification
   - Very low and low income level set-aside requirement
   - Special Needs Set-aside requirement
   - Construction set-aside requirement
   - Housing Delivery Goals Chart

1. Applicants must be first time homebuyers. First time homebuyers is defined as: an individual who has not owned a home within the last three years, is a displaced homemaker, families residing in pre-1985 mobile homes wishing to purchase a new or existing site-built home, or an individual or households living in a substandard dwelling that cannot be brought into compliance with local building and housing codes. All other cases will be reviewed on a case-by-case basis by the administrator and any exceptions shall be approved by the Baker County Board of Commissioners.

3. Applicants are required to provide evidence of a minimum investment of five hundred dollars ($500.00) towards the purchase of the home.

4. Applicants cannot have more than ten thousand dollars ($10,000.00) in assets excluding necessary personal and real property that will be used in conjunction with the construction of a new home. Assets consist of, but are not limited to: cash, checking and savings, stocks and bonds, certificates of deposit, recreational vehicles, etc.

5. Applicants are required to complete a homebuyer’s counseling course and obtain a Certificate of Completion from a certified HUD counselor.

6. Be qualified for a first mortgage through a lending institution, as evidence by an Executed Commitment Letter. The Executed Commitment Letter shall be attached to the SHIP application.

7. If there is a waiting list, persons on the waiting list that have not received any previous funding will take precedence over an applicant that has received previous SHIP funding.

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

h. **Additional Information:**
   If assistance is provided through the SHIP Program, subordination within the DPL term will be prohibited with the following exceptions:

   - Refinancing for documented medical emergency; such as but not limited to a heart attack, stroke, and automobile accident.
   - Refinancing for documented major home repair/improvement; such as but not limited to persons with special needs, flooding, and fire.
• Refinancing for lower interest rate, with NO cash back to owner.
• Refinancing in the event of major loss of income for the head-of-household.
• Refinancing in the event of the death of the head-of-household.
All requests for refinancing a SHIP loan shall be in writing addressed to the County Manager and the Chairman of the Board. Information that must be included in such letter of request includes: name, date, address, date of SHIP DPL Agreement, and a reason for the refinancing. Final approval shall be the responsibility of the Baker County Board of Commissioners. Additional information may be required. The Deferred Payment Loan (DPL) will involve a “Mortgage Note” (LIEN) placed on the property. Repayment of the loan will be required if the homeowner sells or transfers ownership of the home, fails to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Baker County Zoning standards within the fifteen year (15) lien period. In the event of the death of the applicant(s) within the fifteen (15) year lien period, the Deferred Payment Loan (DPL) will remain on the property. All heirs and successors will be held to the same rules and regulations as the applicant(s). The property may be sold; however, the lien subject to any applicable depreciation must be satisfied unless the new owner qualifies under the eligibility criteria of the program. If the heirs do not qualify for the SHIP program then 180 days is provided to payback the loan. A written request is needed if the heirs require an extension.

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a. **Summary of Strategy:**

Assistance will be provided to homeowners whose homes are beyond the allowable cost to rehabilitate. Assistance will be provided to those that qualify as ELI, VLI, and LI only; moderate income (MI) will not be considered for this strategy. Any site built or mobile home that is deemed beyond the cost of rehabilitation by the Baker County Board of Commissioners must be demolished on-site. Baker County shall be notified in writing two business days prior to demolition. The person or persons performing the demolition shall have Workers Compensation Insurance, Liability Insurance and a Baker County or City of Macclenny Occupational License. A copy of all three (3) such documents shall be included in a written notification provided to Baker County two business days prior to the demolition. It shall be the responsibility of the awarded contractor and/or their sub-contractors for the on-site demolition, the safe legal removal and appropriate disposal of the diapidated structure. The awarded contractor and/or their sub-contractors shall not burn or bury any demolition debris or substance. Baker County shall be provided a paid invoice, statement, or receipt from the place of demolition debris deposit. SHIP funds will be available for survey, title search, demolition, electric, water, sewer, septic hookups/installations and the construction of a new ready to move in structure.

b. **Fiscal Years Covered:**


c. **Income Categories to be served:**
Extremely Low Income (ELI), Very Low Income (VLI), and Low Income (LI).

d. **Maximum award:**

$80,000

i. **Terms:**

1. Repayment loan/deferred loan/grant: Recapture and Default
2. Interest Rate:
   
   0%
3. Years in loan term:
   
   20
4. Forgiveness:
   
   The loan amount will be forgiven at a rate of five percent (5%) per year.
5. Repayment: Repayment of the loan will be required only if the homeowner sells or transfers ownership of the home, or loss of property ownership, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Baker County Zoning standards within the twenty year (20) lien period.
6. Default: In the event of default of the applicant(s) within the twenty year (20) lien period, the Deferred Payment Loan (DPL) will remain on the property.

j. **Recipient Selection Criteria:**

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

- Date of application receipt
- Date of income qualification
- Very low and low income level set-aside requirement
- Special Needs Set-aside requirement
- Construction set-aside requirement
- Housing Delivery Goals Chart

* Applicants cannot possess more than $10,000.00 in assets excluding necessary personal property and real property that will be used in conjunction with the construction of a new home.
  
  * The assessed value of an applicant’s homestead property cannot exceed established purchase price limits as defined by Baker County’s Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
  * Applicants who require additional square footage due to an assessment made by Baker County must include the cost of the new construction and the assessed value may not exceed the established purchase price limits.
  * Applicants must provide proof that property taxes are current.
  * Applicants are required to complete a homeowners counseling course
and obtain a Certificate of Completion from a certified HUD counselor. If at any time an applicant's health will not allow attendance to the homeownership counseling course, the applicant must request in writing an excused absence and appoint a representative such as a child, grandchild, or guardian to attend in their place.

- If there is a waiting list and a person on the waiting list has not received any previous funding that applicant/person will take precedence over an applicant that has received previous funding.
- If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
- Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements; private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.

k. **Additional Information:**

**Maximum Award amount breakdown**

- $65,000 - Cost of New Construction
- $2,000 - Soft Costs
- $13,000 - Septic and Well

All heirs and successors will be held to the same rules and regulations, as the applicant(s). The property may be sold; however, the lien subject to any applicable depreciation shall be satisfied unless the new owner qualifies under the eligibility criteria of the program.

If the heirs do not qualify for the SHIP program then 180 days is provided to payback the loan. A written request is needed the heirs require an extension.

c. **Rehabilitation Program**

**Code 3**

a. **Summary of Strategy:**

Financial assistance will be provided to homeowners whose homes are not in compliance with the State, local building codes or Section 8 Minimum Quality Standards, or are not accessible based upon special needs which are not financially able to fund the repairs from their own funds.

b. **Fiscal Years Covered:**


c. **Income Categories to be served:**

Extremely Low Income (ELI), Very Low Income (VLI), Low Income (LI), and Moderate Income (MI) Income

d. **Maximum award:**

$35,000.00
e. Terms:

1. Repayment loan/deferred loan/grant:
   Recapture and Default

2. Interest Rate:
   0%

3. Years in loan term:
   15

4. Forgiveness: The loan amount will be forgiven at a rate of 6.66% per year.

5. Repayment:
   Repayment or Recapture of the loan will be required only if the homeowner sells or transfers ownership of the home, failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership, ceases to use the home as his/her primary residence or fails to maintain the property to the standards as set forth by the Baker County Zoning standards within the fifteen year (15) lien period.

6. Default: In the event of the default of the applicant(s) within the fifteen year (15) lien period, the Deferred Payment Loan (DPL), will remain on the property.

f. Recipient Selection Criteria:

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

- Date of application receipt
- Date of income qualification
- Very low and low income level set-aside requirement
- Special Needs Set-aside requirement
- Construction set-aside requirement
- Housing Delivery Goals Chart
  - Applicants cannot possess more than $10,000.00 in assets excluding necessary personal property and real property that will be used in conjunction with the construction of a new home.
  - The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
  - Applicants who require additional square footage due to an assessment made by Baker County must include the cost of the new construction and the assessed value may not exceed the established purchase price limits.
  - Applicants must provide proof that property taxes are current.
  - Applicants are required to complete a homeowners counseling course and obtain a Certificate of Completion from a certified HUD counselor. If at any time an applicant's health will not allow attendance to the homeownership counseling course, the applicant must request in writing an excused absence and appoint a representative such as a child, grandchild, or
guardian to attend in their place.

- If there is a waiting list and a person on the waiting list has not received any previous funding that applicant/person will take precedence over an applicant that has received previous funding.
- If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
- Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements; private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.
- Applicant(s) must provide proof that property taxes are current.
- Applicants are required to complete a homeowners counseling course and obtain a Certificate of Completion from a certified HUD counselor. If at any time, an applicant's health will not allow attendance to the homeownership counseling course. The applicant must request in writing for an excused absence and appoint a representative such as a child, grandchild, or guardian.

h. Additional Information:
If assistance is provided through the SHIP Program, subordination within the DPL term will be prohibited with the following exceptions:
Refinancing for documented medical emergency, such as but not limited to a heart attack, stroke, and automobile accident.
Refinancing for documented major home repair/improvement; such as but not limited to persons with special needs, flooding, and fire.
Refinancing for lower interest rate, with NO cash back to owner.
Refinancing in the event of major loss of income from head of household.
Refinancing in the event of the death of head of household.
All requests for refinancing a SHIP loan shall be in writing addressed to the County Manager and Chairman of the Board. Information that must be included in your letter of request; name, date, address, date of SHIP DPL Agreement, and a reason for the request of refinancing. Final approval shall be the responsibility of the Board of Commissioners. Additional information may be required.
Recipients of the SHIP program are asked that all complaints and warranty issues be in writing and addressed to the Baker County Administration/Grants office and a copy addressed to the awarded contractor.
All heirs and successors will be held to the same rules and regulations, as did the applicant(s). The property may be sold; however, the lien subject to any applicable depreciation shall be satisfied unless the new owner qualifies under the eligibility criteria of the program. If the heirs do not qualify for the SHIP program then 180 days is provided to payback the loan. A written request is needed if the heirs require an extension.
a. **Summary of Strategy:**
   This strategy is created to assist homeowners of site built homes or mobile homes with wheelchair ramps, roof repair, septic system repair, well work, HVAC work, or other repairs decided on a case by case basis.

b. **Fiscal Years Covered:**

c. **Income Categories to be served:**
   Extremely Low Income (ELI), Very Low Income (VLI), Low Income (LI), and Moderate Income (MI)

d. **Maximum award:**
   $10,000.00

e. **Terms:**
   1. Repayment loan/deferred loan/grant:
      Recapture and Default

   2. Interest Rate:
      0 %

   3. Years in loan term:
      1

   4. Forgiveness: n/a

   5. Repayment:
      Repayment or Recapture of the loan will be required only if the homeowner sells or transfers ownership of the home, or loss of property ownership, ceases to use the home as his/her primary residence within the one year (1) lien period.

   6. Default:
      In the event of the default of the applicant(s) within the one year (1) lien period, the Deferred Payment Loan (DPL), will remain on the property.

e. **Recipient Selection Criteria:**

f. The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy:

   g. Date of application receipt
   h. Date of income qualification
   i. Very low and low income level set-aside requirement
   j. Special Needs Set-aside requirement
   k. Construction set-aside requirement
   l. Housing Delivery Goals Chart

   Applicants cannot possess more than $10,000.00 in assets excluding necessary personal property and real property that will be used in conjunction with the construction of a new home.

   - The assessed value of an applicant’s homestead property cannot exceed established purchase price limits as defined by Baker County’s Local Housing Assistance Plan (LHAP) to receive assistance through the Baker
County SHIP Program.

- Applicants must provide proof that property taxes are current.
- Applicants are required to complete a homeowners counseling course and obtain a Certificate of Completion from a certified HUD counselor.
  - If at any time an applicant's health will not allow attendance to the homeownership counseling course, the applicant must request in writing an excused absence and appoint a representative such as a child, grandchild, or guardian to attend in their place.
- If there is a waiting list and a person on the waiting list has not received any previous funding that applicant/person will take precedence over an applicant that has received previous funding.
- If new construction is replacing a mobile home, a copy of the title(s) in the applicant(s) name only must be provided.
- Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements; private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.
- Applicant(s) must provide proof that property taxes are current.

b. Additional Information:

If assistance is provided through the SHIP Program, subordination within the DPL term will be prohibited with the following exceptions: Recipients of the SHIP program are asked that all complaints and warranty issues be in writing and addressed to the Baker County Administration/Grants office and a copy addressed to the awarded contractor.

| 7. Disaster Mitigation | Code 5 |

a. Summary of Strategy:

The Disaster Strategy assists households following a disaster as declared by Executive Order of the Governor of the State of Florida. This strategy will only be implemented in the event of a disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- Purchase of emergency supplies for eligible households to weatherproof damaged homes;
- Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- Construction of wells or repair of existing wells where public water is not available;
- Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
- Security deposits, rental assistance for the duration of State of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to damage from the storm;
- Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- 15 -
b. Fiscal Years Covered:

c. Income Categories to be served:
   Extremely Low Income (ELI), Very Low Income (VLI), Low (LI), and Moderate Income (MI)
   Income

d. Maximum award:
   $10,000

e. Terms:
   1. Repayment loan/deferred loan/grant:
      Recapture and Default
   2. Interest Rate:
      0 %
   3. Years in loan term:
      10
   4. Forgiveness: n/a
   5. Repayment:
      Should the owner move, vacate, rent or sell the home before the ten years (10) have passed, the balance of the SHIP loan will be immediately due and repayable to the county.
   6. Default:

f. Recipient Selection Criteria:
   • Applicants will be assisted on a first come, first qualified, first ready basis. Priority will be given the elderly (persons over the age of 62) and persons with special housing needs.
   • Applicants cannot possess more than $10,000.00 in assets excluding necessary personal property and real property that will be used in conjunction with the construction of a new home.
   • The assessed value of an applicant's homestead property cannot exceed established purchase price limits as defined by Baker County's Local Housing Assistance Plan (LHAP) to receive assistance through the Baker County SHIP Program.
   • Applicants must provide proof that property taxes are current.
   • Deeds, warranty deeds, quit claim deeds, and indenture must be in applicant(s) name. Agreement for deeds, assumption agreements, rent to own agreements; private owner financing agreements will not be accepted. If both spouses are listed on the deed and one of the spouses are deceased, a copy of the death certificate is required.

g. Additional Information
   If assistance is provided through the SHIP Program, subordination within
the DPL term will be prohibited with the following exceptions:

- Refinancing for documented medical emergency, such as but not limited to these listed only, heart attack, stroke, automobile accidents. All incidents will be approved or disapproved by the Baker County Board of Commissioners.
- Refinancing for documented major home repair/improvement, such as but not limited to these listed only, storm damage, person with special needs flooding due to storm or broken pipe.
- Refinancing for lower interest rate, with NO cash back to owner.
- Refinancing in the event of major loss of income from head of household.
- Refinancing in the event of the death of head of household.
- All requests for refinancing a SHIP loan shall be in writing addressed to the County Manager and Chairman of the Board. Information that must be included in your letter of request: name, date, address, date of SHIP DPL Agreement, and a reason for the request of refinancing. Final approval for all refinancing shall be the responsibility of the Board of County Commissioners. Additional information may be required.
- Recipients of the SHIP program are asked that all complaints and warranty issues be in writing and addressed to the Baker County Administration/Grants office and a copy addressed to the awarded contractor.

- All requests for refinancing a SHIP loan shall be in writing addressed to the County Manager and Chairman of the Board. Information that must be included in your letter of request: name, date, address, date of SHIP DPL Agreement, and a reason for the request of refinancing. Final approval for all refinancing shall be the responsibility of the Board of County Commissioners. Additional information may be required.
- Recipients of the SHIP program are asked that all complaints and warranty issues be in writing and addressed to the Baker County Administration/Grants office and a copy addressed to the awarded contractor. Baker County's SHIP Housing Policy Statement for Certificate of Occupancy (CO) and homeowners complaints after a Certificate of Occupancy (CO) has been issued. This policy is in effect for the new construction/replacement and rehabilitation strategies.
- When the contractor has completed the home and is ready for the Certificate of Occupancy (CO), he will notify the Baker County Building Official (BCBO) for the required Certificate of Occupancy (CO) inspection. A date and time for the inspection shall be established. The building official will notify the grant administrator who in turn shall notify the homeowner of the date and time of the Certificate of Occupancy (CO) inspection.
- On the scheduled date and time of the Certificate of Occupancy (CO) inspection, the homeowner, grant administrator, contractor, and the building code administrator or his licensed inspector shall inspect the home.
  a. The building code administrator shall inspect the house for compliance with the current edition of the Florida Building Code.
  b. The grant administrator and homeowner shall inspect the home to ensure all grant issues and cosmetic issues have been satisfied.
  c. Should any item be found to be out of compliance by the building code administrator or inspector, grant administrator, or homeowner, the contractor shall
be required to correct said item. Should the item be code related a Certificate of Occupancy (CO) will not be issued per state law.

- Should the item be cosmetic, the county shall withhold final payment to the contractor. Until all issues code and cosmetic have been completed, the Certificate of Occupancy (CO) will be issued and final payment to the contractor shall be made.

- Should the homeowner have a complaint within one year (1) of the date of the Certificate of Occupancy (CO), the homeowner shall notify the administrator. The administrator shall notify the building code administrator and a time shall be established for the administrator, and homeowner, and the building code administrator, now acting as a county employee, to inspect the home. After the home has been inspected, one of the following shall happen:
  
a. The complaint is justified as a valid complaint, and it is an item that should be corrected by the contractor. The contractor shall be notified and make said repairs.
     1. After said repairs are completed, the contractor, homeowner, grant administrator, and building official county employee shall inspect to ensure the item has been corrected.
     2. Should the contractor fail to repair the item, the contractor shall be taken off the list of contractors allowed to bid on future grant homes within Baker County.

b. If the complaint is found to be an invalid complaint by the grant administrator and building code administrator county employee, no action will be required on the county contractor’s part. The following is not all inclusive of invalid complaints:
   - Routine maintenance which the homeowner did not do, cleaning, painting, air filters for air conditioners, etc.
   - Neglect on homeowners part
   - Abuse, removal of items
   - Destruction of screens, screen doors, doors, broken windows, etc.

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 420.9676, F.S.:

A. Name of the Strategy: 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:

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.

   Provide a description of the procedures used to implement this strategy:

C. Other Incentive Strategies Adopted:
IV. EXHIBITS:

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. Other Documents Incorporated by Reference.
<table>
<thead>
<tr>
<th>Fiscal Year: 2017-2018</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$350,000.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$29,000.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fiscal Year: 2018-2019</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$350,000.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$29,000.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Fiscal Year: 2019-2020</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$350,000.00</td>
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<tr>
<td>Salaries and Benefits</td>
<td>$29,000.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
</tr>
</tbody>
</table>

*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.
Details:
Exhibit B
Timeline for SHIP Expenditures

Baker County, Florida affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

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:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

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 are not required to report.
<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Description</th>
<th>VL1 Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHP Dollars</th>
<th>Rehab/Repair SHP Dollars</th>
<th>Without Construction SHP Dollars</th>
<th>Total SHP Dollars</th>
<th>Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance</td>
<td>2</td>
<td>$30,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$189,060.00</td>
<td>$180,000.00</td>
<td>$160,000.00</td>
<td>24%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Demolition/Reconstruction</td>
<td>1</td>
<td>$16,000</td>
<td>2</td>
<td>$36,000</td>
<td>2</td>
<td>$36,000</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>51.43%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Rehabilitation</td>
<td>1</td>
<td>$16,000</td>
<td>2</td>
<td>$36,000</td>
<td>2</td>
<td>$36,000</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>51.43%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Subtotal 1</td>
<td>(Home Ownership)</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>51.43%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>RENTAL STRATEGIES</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Subtotal 2</td>
<td>(Non-Home Ownership)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0%</td>
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<td>Administration Fees</td>
<td></td>
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<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>10.00%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Admin. From Program Income</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>10.00%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td></td>
<td></td>
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<td>$25,000.00</td>
<td>$25,000.00</td>
<td>10.00%</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>GRAND TOTAL</td>
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<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>$180,000.00</td>
<td>51.43%</td>
<td>0%</td>
<td>0</td>
</tr>
</tbody>
</table>

Percentage Construction/Rehab: Calculate Construction/Rehab Percent by adding Grand Total Columns A/B, then divide by Annual Allocation Amount. 97%

Maximum Allowable: 170,000.00
Purchase Price: New 170,000.00 Existing 170,000.00

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income</th>
<th>$2,000.00</th>
<th>Max. Amount Program Income For Admit</th>
<th>$10,000.00</th>
<th>Distribution</th>
<th>$350,000.00</th>
<th>Total Available Funds</th>
<th>$282,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$195,300.00</td>
<td>59.05%</td>
<td>Projected Recaptured Funds:</td>
<td>$10,000.00</td>
<td>Max. Amount Program Income For Admit</td>
<td>$10,000.00</td>
<td>Distribution</td>
<td>$350,000.00</td>
<td>Total Available Funds</td>
<td>$282,000.00</td>
</tr>
<tr>
<td>Low Income</td>
<td>$72,300.00</td>
<td>20.65%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$72,300.00</td>
<td>20.65%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$340,000.00</td>
<td>97.11%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Florida Housing Finance Corporation

## Housing Delivery Goals Chart

### 2019-2020

<table>
<thead>
<tr>
<th>Name of Local Government:</th>
<th>Baker County</th>
</tr>
</thead>
</table>

### Home Ownership Strategies

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategy</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance</td>
<td>2</td>
<td>$36,000</td>
<td>$36,000</td>
<td>$36,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$0.00</td>
<td>$150,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Demolition/Reconstruction</td>
<td>2</td>
<td>$36,000</td>
<td>$36,000</td>
<td>$36,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$0.00</td>
<td>$150,000</td>
<td>45.7%</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Rehabilitation</td>
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<td>$36,000</td>
<td>$36,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$0.00</td>
<td>$150,000</td>
<td>51.4%</td>
<td>5</td>
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</tbody>
</table>

Subtotal 1 (Home Ownership): $310,000.00

### Rental Strategies

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategy</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Total Percentage</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Administration Fees</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Admin. From Program Income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Home Ownership Counseling</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
</tr>
</tbody>
</table>

Subtotal 2 (Non-Home Ownership): $35,000.00

Grand Total: $345,000.00

### Percentage Construction/Rehab

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

- Percentage: 107.20%

Maximum Allowable: 170,000.00

- New: 170,000.00
- Existing: 170,000.00

### Allocation Breakdown

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$180,000.00</td>
<td>56.0%</td>
</tr>
<tr>
<td>Low Income</td>
<td>$72,000.00</td>
<td>20.0%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$72,000.00</td>
<td>20.0%</td>
</tr>
<tr>
<td>Total</td>
<td>$324,000.00</td>
<td>57.1%</td>
</tr>
</tbody>
</table>

Projected Program Income: $2,000.00

- New: $2,000.00
- Existing: $1,000.00

Max Amount Program Income Per Adult: $100.00

- Distribution: 100.00

Total Available Funds: $362,000.00
## FLORIDA HOUSING FINANCE CORPORATION

### HOUSING DELIVERY GOALS CHART

**Name of Local Government:** Baker County

**Estimated Funds:** $350,000.00

**Fiscal Yr. Closeout:** 2019-2020

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategy</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Rehab/Repair SHIP Dollars</th>
<th>Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Total Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>4</td>
<td>Demolition/Reconstruction</td>
<td>2</td>
<td>$80,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$160,000.00</td>
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<td>51.43%</td>
<td>51.43%</td>
<td>51.43%</td>
</tr>
<tr>
<td>3</td>
<td>Rehabilitation</td>
<td>1</td>
<td>$36,000</td>
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<td>2</td>
<td>$36,000</td>
<td>$180,000.00</td>
<td></td>
<td>$180,000.00</td>
<td>51.43%</td>
<td>51.43%</td>
<td>51.43%</td>
</tr>
</tbody>
</table>

**Subtotal 1 (Home Ownership):**

- VLI Units: 2
- Max. SHIP Award: $120,000.00
- LI Units: 2
- Max. SHIP Award: $120,000.00
- Total SHIP Dollars: $480,000.00
- Percentage: 74.29%
- Units: 4

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategy</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>MI Units</th>
<th>Max. SHIP Award</th>
<th>New Construction SHIP Dollars</th>
<th>Rehab/Repair SHIP Dollars</th>
<th>Without Construction SHIP Dollars</th>
<th>Total SHIP Dollars</th>
<th>Total Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Administration Fees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td></td>
<td>Admin. From Program Income</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>0.00%</td>
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<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td></td>
<td>Home Ownership Counseling</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Subtotal 2 (Non-Home Ownership):**

- VLI Units: 0
- Max. SHIP Award: 0
- LI Units: 0
- Max. SHIP Award: 0
- Total SHIP Dollars: $0.00
- Percentage: 0%
- Units: 0

**GRAND TOTAL:**

- Add Subtotals 1 & 2, plus all Adm: 3
- VLI Units: 2
- Max. SHIP Award: $160,000.00
- LI Units: 2
- Max. SHIP Award: $160,000.00
- Total SHIP Dollars: $320,000.00
- Percentage: 137.20%
- Units: 7

### Percentage Construction/Rehab

- Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.
- Percentage: 67%
- Total Construction/Rehab: 170,000.00

### Allocation Breakdown

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low Income</td>
<td>$190,000.00</td>
<td>50.06%</td>
</tr>
<tr>
<td>Low Income</td>
<td>$72,000.00</td>
<td>20.6%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$72,000.00</td>
<td>20.6%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$340,000.00</td>
<td>97.15%</td>
</tr>
</tbody>
</table>

- Projected Program Income: $2,000.00
- Max Amount Program Income For Admin: $100.00
- Projected Recaptured Funds: $10,000.00
- Distribution: $300,000.00
- Total Available Funds: $302,000.00
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Intergovernmental Entity: Baker County Board of County Commissioners

Certifies that:

(1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.

(2) All SHIP funds will be expended in a manner which will assure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government/interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP 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 LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local government's audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) 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.

(15) 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 serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). 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.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)
RESOLUTION 2019-02

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF BAKER 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 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 allowed 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 section 420.9075, F.S. 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 City Commission finds that it is in the best interest of the public for the Baker 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 BAKER COUNTY BOARD OF COMMISSIONERS,
OF BAKER COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Baker 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 2017-2018, 2018-2019 and 2019-2020.

Section 2: The Chairman, 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 terms and conditions of said program.

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 5th DAY OF FEBRUARY, 2019.

Cathy Rhoden, Chairman

Stacie D. Harvey, Clerk