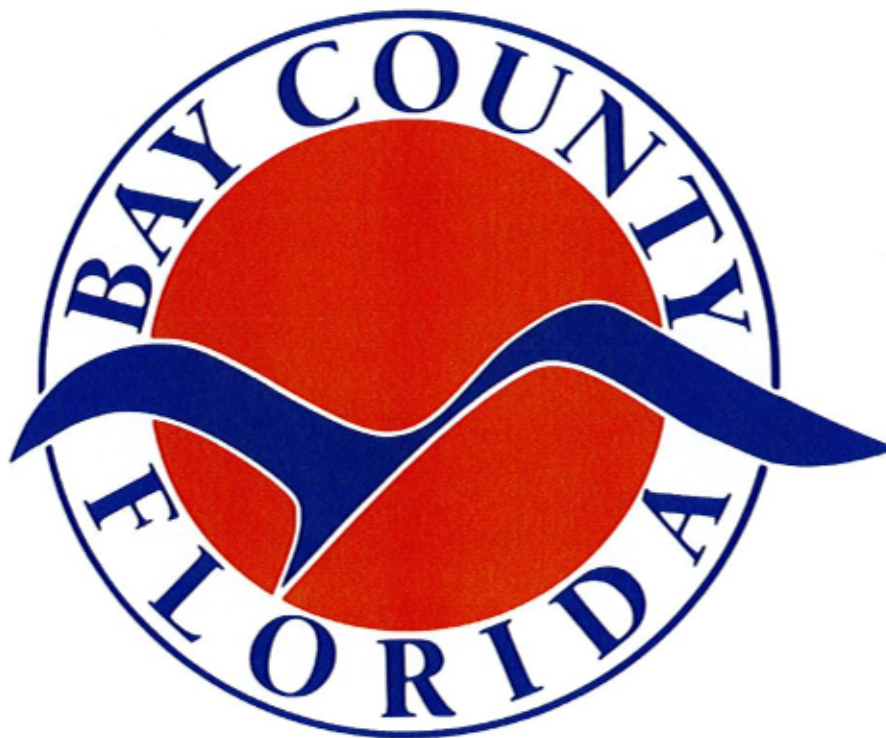


Bay County, Florida



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023 and 2023-2024

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I. Program Details:

A. LG(s)

Name of the participating local government	Bay County, Florida
Does the LHAP contain an Interlocal Agreement?	No

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.

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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 in the strategy:

Applications will be placed in order of receipt. When funds are available for a particular strategy, the applicants on the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and have been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very low-income, then low-income. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very low-income, then low-income. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very low, then low-income groups.

- 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. Applicants up to 140% AMI will be served as long as all Program set-asides have been met.

- 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 of proposed Administrative Expenditures is attached as Exhibit A. **Bay County** finds that the moneys deposited in the County's trust fund shall be used 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	Program Administration	10

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homeowner and has only owned with a*

spouse. An individual who has only owned a principal residence not permanently affixed to a 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 constructing a permanent structure.

- S. Project Delivery Costs:** Project delivery costs are associated with the construction and purchase assistance eligible activities. Such costs include, but are not limited to, title work, home inspections, lead-based paint inspections, mold remediation inspection and testing costs, and scope of work and specification development. These costs are non-administrative costs capped at \$5,000 per project and will be included in the amount of the recorded mortgage and note.
- T. Essential Service Personnel Definition:** For purposes of SHIP funding, the County considers the following groups as Essential Services to our County: First Responders (e.g., Law Enforcement, Firefighters, EMT, and Emergency Management Personnel), Educators in K-12, Nurses, Active Military, National Guard stationed in the City and Skilled building trades.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The County will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:
 - a. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
 - b. Energy Star Appliances (refrigerator and stove)
 - c. Efficient Lighting Interior/Exterior
 - d. Upgrading of Insulation (attics, walls and new roofing materials)
 - e. Tankless Water Heaters
 - f. Water – Permeable Walkways
 - g. Air Conditioning Units with a Higher Seer Rating
 - h. Construction Waste Management
 - i. Impact Resistant Windows
- V. Describe efforts to meet the 20% Special Needs set-aside:** The County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the purchase assistance, owner-occupied rehabilitation, emergency repair and rental assistance strategies.
- W. Describe efforts to reduce homelessness:** The County works with the local Continuum of Care (CoC) and agencies serving the homeless populations primarily through referrals and rental assistance to place these individuals or families in rental housing for the purpose of providing a stable housing situation for twelve months or more. The County also has a representative serving on the CoC Governance Board and staff serving on the CoC housing committee, coordinated entry system committee and planning committee.

Section II. LHAP Strategies:

A.	Purchase Assistance	Code 2
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- a. **Summary of Strategy:** The Purchase Assistance strategy is created to assist income-eligible homebuyers with the costs of purchasing existing or newly constructed (with a Certificate of Occupancy) eligible housing. Eligible costs include the following: down payment, closing costs, mortgage buy down, and other costs associated with purchasing a home. Eligible housing includes single-family homes, townhomes/duplex or condominiums.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Very low, low, and moderate.
- d. **Maximum award:** \$75,000
 - 80% AMI and below: Not to exceed \$75,000
 - 81%-140% AMI: Not to exceed \$50,000
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 15
 4. Forgiveness: Loan will be forgiven on a prorated basis at 10% annually beginning in year 6.
 5. Repayment: Not required as long as 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:
 - Sale, transfer, bankruptcy, foreclosure, or conveyance of property; conversion to a rental property;
 - Loss of homestead exemption status; failure to occupy the home as primary residence;
 - Homeowner fails to maintain homeowner's insurance;
 - If any of these occur, the outstanding balance will be due and payable to the County. 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 County 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:**
 - Applicant households will be "first qualified, first served" as described in Section 1, I.
 - Applicants must attend a U.S. Department of Housing and Urban Development (HUD) approved education and counseling workshop prior to loan closing and obtain a certificate of housing counseling upon completion of the workshop.
 - Applicants must receive a mortgage commitment from a first mortgage lender licensed under Part III of Chapter 494, Florida Statutes. All first mortgage lenders shall be Institutional First Mortgage Lenders.
 - Applicants must be a first-time homebuyer as described in Section 1, R.
 - Applicants assisted under this strategy may not receive assistance under the Foreclosure Prevention/Mortgage Assistance strategy for a period of 12 months beginning on the date of the recorded mortgage.
- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information:**
 - All eligible applicants must purchase a home in Bay County.

- Households receiving Purchase Assistance must obtain and maintain homeowner's insurance for the duration of the lien period with Bay County listed as a lien holder on the home insurance policy.
- Bay County will be placed in second lien position behind the first mortgage for all Purchase Assistance transactions unless authorization is received from Bay County Housing Program Division to be placed in third (3rd) or fourth (4th).
- The loan will be determined to be in default if the homeowner refinances the assisted unit. However, refinancing is allowable under the following conditions:
 - Purpose of preventing foreclosure;
 - Lowering the interest rate that results in a minimum monthly mortgage payment reduction of at least \$75.00 per month or to change from an adjustable rate mortgage (ARM) to a fixed rate mortgage;
 - No cash out to homeowner unless to finance repair needed to resolve a threat to health and safety of the occupants or to prevent further damage to the structure.
- Other programs which will be used as leverage with SHIP funds under this strategy are as follows: Private lending institutions and other funding sources as they become available from time to time.

B. Owner-Occupied Housing Rehabilitation	Code 3
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- a. **Summary of Strategy:** SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, electrical, plumbing, roofing, windows, and other structural items. Mobile homes constructed after June 1994, provided the home is classified as Real Property, are eligible for this program. Assistance to mobile homes is limited to roof, well, HVAC, and septic/drain field repairs or replacement.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** \$100,000. Mobile homes \$25,000.
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 10
 4. Forgiveness: Loan is forgiven on a prorated basis at 10% annually.
 5. Repayment: Not required as long as 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:
 - Sale, transfer, foreclosure, conveyance of property; or 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 to the County. 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 resident. 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 County 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:** Applicant households will be “first qualified, first served” as detailed in Section 1, I.
- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information: Section 420.9075(3)(d), F.S.** Energy Efficiency and Green Housing related repairs shall be encouraged. Applicants with reverse mortgages are ineligible under this program.

C. Demolition/Reconstruction (Home Replacement)	Code 4
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- a. **Summary of Strategy:** This strategy will provide for the demolition and replacement of existing SHIP-eligible owner-occupied single-family homes that are substandard and not suitable for rehabilitation. This will include structures determined to be in need of repairs in excess of 50% of the value of the home.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Very low, low and moderate.
- d. **Maximum award:** Up to \$185,000
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Loan will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
 - 2. **Interest Rate:** 0%
 - 3. **Years in loan term:** 15
 - 4. **Forgiveness:** Loan is forgiven on a prorated basis at 10% annually beginning in year 6.
 - 5. **Repayment:** Not required as long as 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:
 - Sale, transfer, or conveyance of property;
 - Loss of homestead exemption status; failure to occupy the home as primary residence.
 - If the home is foreclosed on by a superior mortgage holder, the County 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.
 - If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) dies(s), during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary resident. 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 County 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:** Applicant selection criteria for awarding SHIP funds to income-eligible households will be “first qualified, first served” as detailed in Section 1, I.
 - Structure must be the primary residence of the owner/applicant and be located in Bay County.
 - No assistance will be provided to any property owner who is in arrears in local property taxes or County utility accounts or has county, state or federal tax or other liens levied against them, or whose home is in the process of foreclosure.
 - No client who has received assistance under the Home Replacement Strategy shall be eligible to be placed back on the waiting list or to re-apply for the same strategy.
 - Assisted applicants will not become eligible to apply for Owner-Occupied Rehabilitation or the Emergency Repair Strategy until 10 years after having been served by this strategy.

- Applicants must attend a U.S. Department of Housing and Urban Development (HUD) approved education and counseling course.
- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information:**
 - Mobile and manufactured homes are eligible for demolition and replacement, and will be replaced with site-built structures, unless restrictive covenants prevent replacement with structures other than mobile and/or manufactured homes.
 - Homeowner must obtain and/or maintain homeowner's insurance for the duration of the lien period with Bay County listed as a lien holder on the home insurance policy.
 - Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered qualified for replacement if:
 - The home is found to be unfit for human habitation in accordance with standards set forth in the Standard Housing Code.
 - The home has been determined to be structurally unfeasible for rehabilitation or rehabilitation costs exceed the allowed limit in the Rehabilitation strategy; the homeowner agrees to permit the County to have the dilapidated structure demolished.
 - The homeowner agrees to sign a lien against the property which would require repayment of the mortgage

D. Disaster Assistance	Codes 5 & 16
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- a. **Summary of Strategy:** The Disaster Assistance 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:
 - 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 deposit for eligible recipients that have been displaced from their homes due to disaster;
 - Rental and utility assistance for eligible applicants;
 - Mortgage and utility payment assistance for eligible applicants;
 - Provision of temporary housing or purchase of housing;
 - Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order;
 - Other eligible activities as proposed to and approved by the Florida Housing Finance Corporation.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** Up to \$50,000
- e. **Terms:**
 1. Repayment loan/deferred loan/grant: SHIP funds provided to eligible households for rental assistance will be in the form of a grant not subject to recapture. SHIP funds provided to owner-occupied households will be in the form of a deferred payment loan secured by a recorded mortgage and note.
 2. Interest Rate: N/A
 3. Years in loan term: 15

4. **Forgiveness:** Loan is forgiven on a prorated basis at 10% annually beginning in year 6.
5. **Repayment:** Not required as long as 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:
 - Sale, transfer, or conveyance of property;
 - Loss of homestead exemption status; failure to occupy the home as primary residence.
 - If the home is foreclosed on by a superior mortgage holder, the County 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.
 - If any of these occur, the outstanding balance will be due and payable to the County. In cases where the qualifying homeowner(s) dies(s), during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary resident. 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 County 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:** Applications received during the application period will be served on a “first qualified, first served” basis and as detailed on Section 1, I.
- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information:** This strategy will only be implemented in the event of an Executive Order using any funds that have not yet been encumbered or with additional funds disbursed by Florida Housing Finance Corporation. SHIP funds at all times must be used for eligible applicants and eligible housing.

E. Emergency Repair Assistance	Code 6
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- a. **Summary of Strategy:** This strategy is designed to provide assistance to homeowners whose health or safety is threatened by hazardous conditions in their primary, owner-occupied residence. Improvements must correct conditions presenting a danger to the health and safety of the occupants identified including any act of nature resulting in critical damage to the structural condition. Emergency conditions include, but are not limited to:
 - Hazardous, unsafe, or unsanitary well or septic systems
 - Major roof leaks with structural damage.
 - Severe plumbing leaks
 - Non-functioning HVAC
 - Inadequate electrical services.
 - Other conditions will be evaluated as they occur.
 - Mobile homes constructed after June 1994, provided the home is classified as Real Property, are eligible under this strategy.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** \$50,000
- e. **Terms:**
 1. **Repayment loan/deferred loan/grant:** All loans will be secured by a mortgage and promissory note.
 2. **Interest Rate:** 0%
 3. **Years in loan term:** 5

4. Forgiveness: Loan will be forgiven at the end of the loan term.
 5. Repayment: Not required as long as 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; sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable to the County. 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 County 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. All repayments from this program will be considered program income.
- f. **Recipient Selection Criteria:** Criteria for awarding SHIP funds to eligible households will be “first qualified, first served” and as detailed in Section 1, I. No client who has received emergency repairs under this strategy shall be eligible to be placed back on the waiting list or re-apply for the same strategy for a period of five (5) years from the date the promissory note has fully executed.
- Structure must be homesteaded by the applicant and be located in Bay County.
- g. **Sponsor/Developer Selection Criteria:** N/A
- h. **Additional Information:** N/A

F. Foreclosure Prevention/Mortgage Assistance	Code 7
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- a. **Summary of the Strategy:** This strategy is designed to provide assistance to applicants who are delinquent in their mortgage payments. The Foreclosure Prevention Program provides SHIP assistance to qualified homeowners of single-family, townhouse/duplex and condominium units to prevent foreclosure. Mobile homes constructed after June 1994, provided the home is classified as Real Property, are eligible under this strategy.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024.
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** \$10,000
- e. **Terms, Recapture and Default:**
1. All loans made to applicants under this strategy will be a deferred payment loan.
 2. Interest Rate: 0%
 3. Years in loan term: 5
 4. Forgiveness: Loan will be forgiven at the end of the loan term.
 5. Repayment: Not required as long as 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:
 - sale, transfer, or conveyance of property;
 - conversion to a rental property;
 - loss of homestead exemption status; failure, or failure to occupy the home as primary residence.
 - If any of these occur, the outstanding balance will be due and payable to the County. 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 County 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:** Criteria for awarding SHIP funds to income-eligible applicants will be “first qualified, first served” and as detailed in Section 1, I.
 - Structure must be homesteaded by the applicant and be located in Bay County.
- g. **Sponsor Selection Criteria:** N/A

Additional Information: All households receiving SHIP assistance must be the primary residence of the recipient and cannot be used as a rental unit. Recipients will be provided assistance regardless of balances on any other SHIP mortgage. To qualify, the household must have experienced an economic hardship through no fault of their own. To be eligible, applicant must provide proof of hardship, documentation of current household income, delinquency letter or mortgage statement from lender, and any additional documentation which may be required to determine qualification. To qualify for consideration, applicants must be no less than three (3) months delinquent or no more than \$10,000 delinquent on their mortgage payments and have received foreclosure documents from lender.

G. Impact Fee Assistance	Code 8
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- a. **Summary of the Strategy:** SHIP funds will be used to pay all or a portion of sewer/water connection or school impact fees for income eligible, owner-occupied households of single-family homes. When building permits are obtained for income-eligible recipients, impact fees are paid on behalf of the SHIP recipient. This assistance results in a reduced sales price for the homebuyer.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024.
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** \$7,500
- e. **Terms, Recapture and Default:**
 1. All loans made to applicants under this strategy are provided as non-amortizing, deferred payment loan secured by a mortgage and a promissory note.
 2. Interest Rate: 0%
 3. Years in loan term: 3
 4. Forgiveness: Loan will be forgiven at the end of the loan term.
 5. Repayment: Not required as long as 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: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure, or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable to the County. 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 County 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:** Criteria for awarding SHIP funds to eligible households will be “first qualified, first served” and as detailed in Section 1, I.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** This strategy will be used for existing homes currently on a septic system within the County.

H. Rental Housing Construction or Rehabilitation	Codes 12 and 14
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- a. **Summary of Strategy:** This program will provide funding for the purchase of new construction housing, the purchase of existing housing and the rehabilitation of, or additions to, existing housing that is group home housing. Priority goes to special needs housing groups as noted in Section 420.0004 (13), Florida Statutes, including, adult persons with a disabling condition, young adults formerly in foster care, survivors of domestic violence, and applicants receiving SSI or a disability benefit. Provided the Special Needs set-aside is met, this strategy will broaden to include transitional housing for veterans, homeless, runaway youth and youth aging out of foster care. This strategy funds non-homeownership housing initiatives. Special Needs housing is not restricted to geographic location, but must be located within Bay County.
- b. **Fiscal Years Covered:** 2021-2022, 2022-2023 and 2023-2024.
- c. **Income Categories to be served:** very low, low and moderate.
- d. **Maximum award:** \$40,000 per unit.
- e. **Terms:**
 - 1. Loan/deferred loan/grant: Deferred Loan secured by a note and mortgage
 - 2. Interest Rate: 0%
 - 3. Term: 15 Years
 - 4. Forgiveness: Loan is forgiven on a prorated basis at 10% annually beginning in year 6.
 - 5. Repayment: None required as long as 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: sale, transfer, or conveyance of property; failure to serve as a group home for LMI and special needs populations; failure to obtain and maintain insurance. If any of these occur, the outstanding balance will be due and payable.
- f. **Recipient Selection Criteria:** First qualified, first served with the following priorities: Special needs groups as defined in 420.004(13), Florida Statutes, such as domestic violence victims, persons with developmental disabilities, the homeless, the elderly, disabled adults as defined in section 393.063, Florida Statutes.
- g. **Sponsor/Developer Selection Criteria:** Assistance is awarded on a competitive basis to applicant-sponsors meeting the following selection criteria:
 - Sponsors must have successfully completed projects similar to those being developed and in a timely manner, thus demonstrating capacity to develop affordable housing;
 - Their financial accountability standards permit the Bay County SHIP Administrator to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries and units assisted;
 - They have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year monies are expended, in order to meet the state statutory requirements of the SHIP Program relating to beneficiaries, units assisted and state statutory deadline for expending SHIP Program Funds;
 - They demonstrate or document items that are in place: zoning, infrastructure, site control. Final approval will be given and funds obligated once the eligible applicant has been approved for financing or other funds have been secured and Housing Services has received the appropriate documentation in support of each request.
- h. **Additional Information:** N/A

I. Rental Development	Code 21
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- a. **Summary of the Strategy:** This strategy is designed for developers of affordable rental units. Funding is intended to be a source of gap financing..

- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024.
- c. **Income Categories to be served:** very low, low, and moderate.
- d. **Maximum award:** \$100,000 maximum per rental unit
- e. **Terms, Recapture and Default:**
 - 1. For for-profit, funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 30
 - 4. Forgiveness: The loan will be forgiven at the end of thirty (30) years, should the development remain as affordable housing.
 - 5. Repayment: The loan is due and payable at the end of the term unless the County negotiates an extended loan term to secure affordable rental units in the best interest of the County's residents.
 - 6. Default: Default will be determined as a sale, transfer, or conveyance of property; conversion to another use; or failure to maintain standards for compliance as required by any of the funding sources and failure to meet the program timeline for expenditure or having an eligible applicant occupying eligible housing. Default terms shall be described in mortgage and promissory note.
- f. **Recipient Selection Criteria:** Criteria for eligible households will be "first qualified, first served" and as detailed in Section 1, I.
- g. **Sponsor Selection Criteria:** Developers will apply to the County through an RFQ process. The RFQ will require proof of developer experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the County's housing element in the Comprehensive Plan. The County reserves the right to select developments that meet all of the above requirements and (1) are in areas of immediate need due to lack of available units; and (2) propose to preserve and improve existing units. All funding awards will be subject to closing on other funding sources.
- h. **Additional Information:** Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units. Other programs which will be used as leverage with SHIP funds under this strategy are as follows: Private lending institutions and other funding sources as they become available from time to time.

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. 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:

- 1) Establish Policies & Procedures:
 Applications for development approval shall be submitted to the County, as specified in the County's Land Use Code. Required reviews and subsequent recommendations must be completed by the County within 10 working days. At which time the application contains all required information and all fees and charges have been paid. In the interest of promoting Affordable Housing for low- and moderate-income persons, a contingency

policy is being put in place that would provide treatment in development order issuance for eligible Affordable Housing. The intent is to expedite the permitting of eligible Affordable Housing project applications that required reviews and subsequent recommendations.

- 2) Improve upon and develop a County housing website to provide information to developers and citizens:
 - Lists of permits required for each type of regulation;
 - Summary of procedures with timelines or deadlines and process time;
 - Schedules of fees for all permits and;
 - General information on the local government, its organization and key personnel.

The elements of this housing incentive strategy are in the process of being implemented.

- B. Name of the Strategy: **Process of Ongoing Review**
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:

- 1) A policy requiring review of any proposed new policies, procedures, ordinances, regulations, or plan provision that affect residential housing be enacted. Such review shall be conducted prior to and shall accompany such policies, procedures, ordinances, regulations or plan revisions throughout the adoption process. The review shall include an evaluation of the proposed new policy, procedure, ordinance and regulation of plan provision as to its effect on cost or any other factor relevant to Affordable Housing. The review of proposed new policies, procedures, ordinances, regulations, or plan provision that affects residential housing shall be conducted by the AHAC prior to adoption by County Commissioners.

- C. Name of the Strategy: **Flexible Densities**

- 1) May comply with the pertinent requirements of the County's Land Development Regulation Code.
Allowance of increased density levels for affordable housing.

- D. Name of the Strategy: **Public Land Inventory**

Each year, the County shall prepare an inventory list of all real property it owns within its jurisdiction that is appropriate for use as affordable housing. The AHAC will review the inventory list and criteria by which the County makes the decision whether to use a parcel of land for County purposes or to add it to the surplus properties list.

- E. Name of Strategy: **Modification of Street Requirements**

- 1) The modification of street requirements can reduce development costs and allow more land to be developed as housing. Modifications may free up land for lots and may allow for more flexible design. Land use regulations typically list a number of requirements related to streets: driveway and walkway requirements, alleyways, curb allowances, drainage requirements, utility easements, and parking on both sides of the street.

- F. Name of the Strategy: **Affordable Accessory Residential Units**

- 1) The Unified Land Development Code provides that in these zoning districts, located within the rural/agriculture, estate residential, low density, or medium density residential land use designations, a single accessory dwelling unit is allowed as an accessory use to a principal structure, without being included in gross residential density calculations. All accessory dwelling units must comply with standards such as owner-occupancy, size, access, etc.

G. Name of the Strategy: **Support of Development Near Transportation Hubs**

- 1) The Comprehensive Plan provides for mixed-use, pedestrian- and bicycle-friendly communities in higher densities and intensities that are transit supportive and reduce the need to rely on a motor vehicle for mobility. These are provided for in activity centers designated by the Comprehensive Plan, and in Transit Orient Developments (TODs) and Traditional Neighborhood Developments (TNDs) in areas designated for urban residential development. To increase the variety of housing opportunities within walking distance of existing or future commercial and employment areas, residential uses in activity centers are allowable as part of mixed-use development in non-residential Future Land Use designations. A range of housing options are allowed in these developments, to provide opportunities for residents of various income levels to reside within the same community.

H. Name of the Strategy: **Reservation of Infrastructure Capacity**

- 1) The reservation of infrastructure capacity is based upon local requirements in largely urban areas. These larger areas require future developments to make a reservation to guarantee the new development will meet concurrency requirements by meeting designated levels of service for certain types of infrastructure. Reservation is the act of setting aside a portion of available infrastructure capacity necessary to accommodate valid intermediate or final development orders.

I. Name of the Strategy: **Parking and Setback Requirements**

- 1) The modification of parking and setback requirements can resolve issues an affordable housing development might have in design and siting. Flexibility in these requirements can help lower development costs and ensure that more of the buildable land is available for housing development. While the intent of setbacks is to create consistency in lot composition and to preserve sight lines, utility easements, or future rights of way, there are many cases when the modification of these requirements can result in greater land area for the development. Traditional setback requirements can make it impossible to build multiple smaller units on a single parcel, including accessory dwelling units. Setback requirements that are reduced for affordable housing developments can result in more integrated neighborhoods.

J. Name of the Strategy: **Flexible Lot Configurations**

- 1) Minimum lot size, maximum lot coverage, open space, and setback requirements may prevent the development of smaller affordable housing units. For example, unduly large minimum lot size requirements will prevent the development of smaller parcels and thus, smaller units that are ripe for affordability. An arbitrary maximum lot coverage requirement could prevent the development of multiple small units on a single lot. Flexible lot configurations can be a creative way to encourage the development of affordable housing units, especially for parcels that may be unique in shape and size. A flexible lot configuration can create a number of smaller housing units on a single lot.

K. Name of the Strategy: **Fee Waivers for Affordable Housing**

- 1) Local government fees can be a major expense in developing newly constructed housing. By modifying fee requirements for affordable housing construction, the overall cost of the development can be reduced, and the savings can be passed on in the form of lower rents

or lower sales prices. Reducing fees can also result in the reduced need for local SHIP funds. This can make SHIP and other housing dollars go further and result in more affordable units. Reduced, deferred, or waived impact fees can also count as a local government contribution in the Low-Income Housing Tax Credit (LIHTC) application through the Florida Housing Finance Corporation. Local government contributions will allow an application to score higher points, making the project more competitive.

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.

Exhibit A

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A (2021)

Bay County

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 938,909.00
Salaries and Benefits	\$ 92,000.00
Office Supplies and Equipment	\$ 391.10
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	
Total	\$ 93,891.10
Admin %	10.00%
	Over Budget

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 938,909.00
Salaries and Benefits	\$ 92,000.00
Office Supplies and Equipment	\$ 391.10
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 93,891.10
Admin %	10.00%
	Over Budget

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 938,909.00
Salaries and Benefits	\$ 92,000.00
Office Supplies and Equipment	\$ 391.10
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 500.00
Other*	\$
Total	\$ 93,891.10
Admin %	10.00%
	Over Budget

*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**

Bay County affirms that funds allocated for these fiscal years will

meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026

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
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026

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 cameka.gardner@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 cameka.gardner@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART

2021-2022

Name of Local Government:		Bay County										
Estimated Funds (Anticipated allocation only):		\$ 938,909										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
3	Owner Occupied Rehabilitation	Yes	1	\$100,000	2	\$82,509	1	\$100,000	\$365,018.00	\$0.00	\$365,018.00	4
6	Emergency Assistance Repair	Yes	1	\$29,999	2	\$33,000	1	\$30,000	\$125,999.00	\$0.00	\$125,999.00	4
4	Demolition/Reconstruction (Home Replacement)	Yes	1	\$177,000	1	\$177,000	0	\$0	\$354,000.00	\$0.00	\$354,000.00	2
1	Purchase Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
18	Foreclosure/Mortgage Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
8	Impact Fee Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
Total Homeownership			3	\$ 311,980	5	\$ 311,980	2	\$ 311,980	\$845,017.00	\$0.00	\$845,017.00	10
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
12 & 14	Rental Housing Construction or Rehabilitation	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
21	Rental Development	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
Total Rental			0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 93,891	-	10%	OK						
Home Ownership Counseling			\$	-								
Total All Funds			\$938,907.90	OK								

Set-Asides

Percentage Construction/Rehab (75% requirement)	90.0%	OK
Homeownership % (65% requirement)	90.0%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 306,999	32.7%
Low Income (30% requirement)	\$ 408,018	43.5%
Moderate Income	\$ 130,000	13.8%

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023**

Bay County												
Estimated Funds (Anticipated allocation only):											\$	
Code	Strategies	Qualifies for 75% set-aside	VLI Units		LI Units		Mod Units		New Construction		Without Construction	Total
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Total		
3	Owner Occupied Rehabilitation	Yes	1	\$100,000	2	\$82,509	1	\$100,000	\$365,018.00	\$0.00	\$365,018.00	4
6	Emergency Repair	Yes	1	\$29,999	2	\$33,000	1	\$30,000	\$125,999.00	\$0.00	\$125,999.00	4
4	Demolition/Reconstruction (Home Repair)	Yes	1	\$177,000	1	\$177,000	0	\$0	\$354,000.00	\$0.00	\$354,000.00	2
1	Purchase Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
16	Disaster Assistance	No	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
18	Foreclosure/Mortgage Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
8	Impact Fee Assistance	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		5		2		\$845,017.00	\$0.00	\$845,017.00	10
Purchase Price Limits:			New	\$ 311,980	Existing	\$ 311,980						

Code	Rental	Qualifies for 75% set-aside	VLI Units		LI Units		Mod Units		New Construction		Without Construction	Total
			VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Total		
12 & 14	Rental Housing Construction or Rehabilitation	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
21	Rental Development	Yes	0	\$0	0	\$0	0	\$0	\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees											
	Home Ownership Counseling											
	Total All Funds			\$ 93,891		10%						

Set-Asides		
Percentage Construction/Rehab (75% requirement)	90.0%	OK
Homeownership % (65% requirement)	90.0%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 306,999	32.7%
Low Income (30% requirement)	\$ 408,018	43.5%
Moderate Income	\$ 130,000	13.8%

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:


Bay County

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 ensure 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 governments 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



Robert Carroll, Chairman, BOCC

Witness



Office of ~~County~~ Attorney

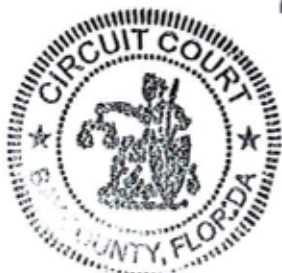
Brian D. Leebrick

Date

OR



Attest:
(Seal)



RESOLUTION #: 3897

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF BAY 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 MAYOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

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

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

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

WHEREAS, as required by *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 Collaborative Services Department Housing Services Division has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for the to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF BAY COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Bay County, FL 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 2021-2022, 2022-2023, 2023-2024.

Section 2: The Chairman, is hereby designated and authorized to execute any documents, revisions 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 19th DAY OF APRIL, 2022.






Robert Carroll, Chairman

(SEAL)

ATTEST:



City or County Clerk



Office of County Attorney

Brian D. Leebrick

