Charlotte County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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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
I. Program Details:

A. Name of the participating local government: Charlotte County Government

Is there an Interlocal Agreement: Yes   X   No ______

If “Yes”, name local government(s) in the Interlocal Agreement: City of Punta Gorda

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


D. Governance: The SHIP Program is established in accordance with Section 420.9079079, 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, in order, apply to all strategies unless otherwise stated in the strategy: Special Needs Households, Extremely Low, Very Low and Low Income Households.

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

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

_____ U.S. Treasury Department

X_____ Local HFA Numbers

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess
of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of $10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Charlotte County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

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 wholly performed and maintained by the Charlotte County Government. Charlotte County assumes responsibility for the local housing assistance plan, in cooperation with the City of Punta Gorda as specified in the attached Interlocal agreement. Since Plan inception, Charlotte County has implemented the SHIP program and has leveraged County dollars to expand and provide additional housing opportunities.
The duties include implementation of all homeowner strategies including, but not limited to, accepting applications, verifying household income and eligibility, conducting mortgage closings, maintaining assistance files and data, and providing information and assisting in preparation of annual reports and audits.

Should the County deem it necessary for the efficient and complete administration of the SHIP Program, Charlotte County shall advertise the receipt of SHIP funds and solicit qualified nonprofit entities to submit a proposal to implement all or part of the homeowner strategies of the Plan for the three years covered by the Plan. The solicitation shall be in a local newspaper and/or available electronic media opportunities of general circulation and provide at least a 30-day window for applicants to submit proposals.

R. Project Delivery Costs: There will be no “Double Dipping” in costs allocated to program delivery. Staff involved in the program delivery are billed to multiple functions within the Housing Division to reflect actual work tasks and time spent daily. Time sheets for each person has a breakout of daily billable program time. They are kept on file to demonstrate the distinction of costs centers. Standard acceptable program costs are documented and approved by the Division Manager. These positions oversee all the construction processes including initial inspections, the contractor bid process, the actual construction, permitting and completion. There are two positions that are primary program workers. Both are allocated using the time sheets as described.

S. Essential Service Personnel Definition: Charlotte County’s Essential Service Personnel are those personnel providing basic functions essential to the community such as: teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, sanitary and utility personnel, postal personnel, and other personnel providing for basic health, safety and welfare up to 120% Area Median Income (AMI), subject to SHIP set asides.

The Plan includes a variety of strategies to retain and recruit essential service personnel in order to positively impact the economic and social growth of the community. Down payment assistance, and single family construction and rehabilitation will provide assistance to essential personnel living in the community or moving into the community to accept a job essential to the economic and social growth of the community.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Charlotte County adopted (May, 2009) Green Building Ordinance to become a more sustainable community by reducing the environmental impact of buildings and promoting economic and environmental health in the County. The program encourages, advocates and educates green building and development, and offers incentives to participants. Involvement in the program is voluntary to private residential and commercial projects. However, it is a mandatory policy in the design and construction of all buildings owned and constructed by or on behalf of Charlotte County.

The establishment of this Ordinance requires that the County, in all construction projects, abide by County adopted building codes that result in innovative, energy efficient and wind resistant construction practices. This Ordinance was adopted as a direct result of the
2004 Hurricane season that resulted in widespread damage to County structures. The adoption of this Ordinance strongly encourages non-governmental construction projects to follow the same requirements on a voluntary basis. These requirements are reviewed as part of the permitting process and have/will continue to result in these changes in the construction industry of the County.

U. Describe efforts to meet the 20% Special Needs set-aside: Charlotte County SHIP Program will seek and market, through its partners, the County Web Page and Public presentations, that funds available for Special Needs clients. In the past, the County has been successful in reaching the 20% level of these funds. As potential clients contact the SHIP Office, there is a telephone interview to determine basic qualifications as well as a determination of any Special Needs. Additionally, the City of Punta Gorda refers any such clients when identified. Within the County Human Services Department, there are Divisions in addition to Housing. These include: Veteran Services, Senior Services, Family Services, and 2-1-1. All of these County Divisions refer into the SHIP program from their clients. There is never a shortage of Special Needs clients if eligible.

To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 or homeless as defined in S. 420.621.

V. Describe efforts to reduce homelessness: The Charlotte County SHIP program works closely with the local 2-1-1 call center for referrals for clients that call in that are homeless or at risk of homelessness. In addition, the County funds and works with the Charlotte County Homeless Coalition and is part of the Continuum of Care for the County. The County owns the Stillwater Home, which is a 14-bed shelter with a preference for Veterans and if beds are available, for non-Veterans for transitional housing referred in from the above sources as well as the local Veteran Service Organizations. The county also owns and operates 13 single family housing units for transitional housing for homeless or at risk of being homeless households. These homes are available for purchase for the tenants, which is the goal of self-sufficiency. Funds will be awarded to renter households that are in need of assistance for:

(1) Security and utility deposit assistance; (2) Eviction prevention not to exceed 6 months’ rent; and/or (3) Rent subsidies for up to 12 months.
Section II.  LHAP Strategies:

A. PURCHASE ASSISTANCE WITHOUT REHAB

1. Summary of Strategy:
   Purchase Assistance without Rehab provides SHIP assistance for down payment and closing costs to qualified households to purchase new or existing single family or condominium homes. All homes purchased must be the primary residence of the recipient.


3. Income Categories to be Served:
   Very low and low income households will be served by this strategy. Moderate income households will be served if adequate funds are available. This is determined by the number of potential clients on the waiting list. Should there be un-encumbered funds at a given time, moderate households will be deemed eligible for consideration.

4. Maximum Award:
   The maximum award for this strategy is Ten Percent (10%) of the purchase price, not to exceed $15,000.00.

5. Terms:
   a. Deferred Loan:
      SHIP assistance is provided in the form of a deferred loan secured by a note and recorded subordinate mortgage.

   b. Interest Rate: 0%

   c. Years in Loan Term:
      Loan Range: $0 to $5,000.00  Five Year Term
                  $5,001.00 to $15,000.00  Ten Year Term

   d. Forgiveness:
      Loans with a five-year term are forgiven at the end of the fifth year.

      Loans with a ten-year term are forgiven at the end of the tenth year. A loan reduction of 25% begins at the end of year seven and continues for years eight, nine and ten with no repayment required at the end of year ten.
e. Repayment:
   No repayment required.

f. Default:
   Outstanding loan balance becomes due and payable if the home is no longer used as
   the primary residence of the recipient, is used as rental housing, is sold, or if
   ownership is transferred.

6. Recipient Selection Criteria:
   Recipient selection will be on a first qualified, first served basis following completion of
   prequalification interview, receipt of an application, income qualification, attendance and
   completion of an approved home ownership training program, first mortgage approval, and a
   purchase contract for a home within six months of application date.

7. Sponsor/Developer Selection Criteria:
   N/A

8. Additional Information:
   The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the
   refinance is for a better interest rate with no cash out or bills being paid. Refinance with
   cash out, including reverse mortgages, or bills paid require full repayment at the time of
   refinance. In the event of the death of the recipient(s), possession by an estate or an heir or
   heirs would require the full repayment of the outstanding loan balance. It is not the policy of
   the County to pass property to heirs in the case of the death of the owner(s) of record. Under
   special circumstances such an arrangement is allowed when hardship situations present
   themselves. These would include dependent children that would be without housing or live
   in blood relatives with similar issues.

   Purchase Assistance without Rehab will not be granted for the purchase of mobile or
   manufactured homes.

   These funds are only available for first time homebuyers or recent non-home owners. This is
   defined as those who have not owned a home in the past three years.

   The value of the property may not exceed 90% of the average area purchase price in the
   statistical area in which the eligible housing is located as established by the U.S. Treasury
   Department.
B. OWNER OCCUPIED REHABILITATION

1. Summary of Strategy:

Owner Occupied Rehabilitation provides SHIP assistance to qualified households to rehabilitate and/or add hurricane mitigation/hardening features to single family and condominium units. All homes rehabilitated with SHIP assistance must be the primary residence of the recipient.


3. Income Categories to be Served:

Extremely Low, very low and low income households will be served by this strategy. Moderate income households will be served if adequate funds are available.

4. Maximum Award:

The maximum award for this strategy is $40,000.00.

5. Terms:

a. Deferred Loan:

SHIP assistance is provided in the form of a deferred loan secured by a note and recorded subordinate mortgage.

b. Interest Rate: 0%

c. Years in Loan Term:

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<th>Loan Range</th>
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<th>Ten Year Term</th>
<th>Fifteen Year Term</th>
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<td>$5,001.00 to $15,000.00</td>
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<td>$15,001.00 to Maximum</td>
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d. Forgiveness:

Loans with a five-year term are forgiven at the end of the fifth year.

Loans with a ten-year term are forgiven at the end of the tenth year. A loan reduction of 25% begins at the end of year seven and continues for years eight, nine and ten with no repayment required at the end of year ten.

Loans with a fifteen-year term are forgiven at the end of the fifteenth year. A loan reduction of 25% begins at the end of year twelve and continues for years thirteen, fourteen and fifteen with no repayment required at the end of year fifteen.

e. Repayment:

No repayment required.

f. Default:
Outstanding loan balance becomes due and payable if the home is no longer used as the primary residence of the recipient, is used as rental housing, is sold, or if ownership is transferred.

6. Recipient Selection Criteria:
   Recipient selection will be on a first qualified, first served basis following completion of a pre-qualification interview, receipt of an application, income qualification, receipt of Ownership & Encumbrance Report verifying no liens or judgements and that property taxes are paid.

7. Sponsor/Developer Selection Criteria:
   N/A

8. Additional Information:
   SHIP Owner Occupied Rehabilitation is available one time only. Exceptions to this prohibition shall be homeowners required to hook up to new sewer, septic or any other public utility to meet health and safety issues, or those needing assistance after a disaster.
   
   SHIP Owner Occupied Rehabilitation will not be granted for the rehabilitation of mobile or manufactured homes.
   
   The SHIP mortgage can be subordinated upon a refinance of the primary loan only if the refinance is for a better interest rate with no cash out or bills being paid. Refinance with cash out, including reverse mortgages, or bills paid require full repayment at the time of refinance. In the event of the death of the recipient(s), possession by an estate or an heir or heirs would require the full repayment of the outstanding loan balance. It is not the policy of the County to pass property to heirs in the case of the death of the owner(s) of record. Under special circumstances such an arrangement is allowed when hardship situations present themselves. These would include dependent children that would be without housing or live in blood relatives with similar issues.
   
   The value of the property may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located as established by the U.S. Treasury Department.
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<th>C. RENTAL ASSISTANCE/EVICTION PREVENTION</th>
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1. Summary of Strategy:

Rental Assistance/Eviction Prevention provides funds to renter households that are in need of assistance for:

- Security and utility deposit assistance;
- Eviction prevention not to exceed 6 months’ rent; and/or
- Rent subsidies for up to 12 months

To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0004 or homeless as defined in S. 420.621.


3. Income Categories to be Served:

Extremely low and very low income households will be served by this strategy.

4. Maximum Award:

The maximum award for this strategy is $6,000.00.

5. Terms:

a. Grant:

   SHIP assistance for this strategy is provided for in the form of a grant.

b. Interest Rate: n/a
c. Years in Loan Term: n/a
d. Forgiveness: n/a
e. Repayment: n/a
f. Default: n/a

6. Recipient Selection Criteria:

Applicants who are homeless or at risk of homelessness (i.e., seeking eviction prevention) may be referred by the local Continuum of Care Coordinated Entry system and be assisted on a first qualified, first served basis. Applicants with one or more special needs household members may apply directly or may be referred by a special needs service provider. This does not preclude self-referrals as well as referrals from other entities working with this population.

7. Sub-Recipient Selection Criteria:
Sub-recipient nonprofit organization(s) may be selected to administer the Rental Assistance/Eviction Prevention program. Criteria for selection of Sub-Recipient organization will include: (1) past experience working with the target population; (2) past experience administering similar rental assistance programs; (3) financial and human resource capacity to administer the program; (4) participation in the Continuum of Care Coordinated Entry system; and (5) such other criteria as may be determined appropriate.

8. Additional Information: None
D. NON-PROFIT/SPECIAL NEEDS RENTAL

1. Summary of Strategy:

Non-Profit/Special Needs Rental is designed to assist in the rehabilitation, demolition and reconstruction or construction of rental housing for low income or special needs households. 2. Fiscal Years Covered: 2017-2018, 2018-2019 and 2019-2020

3. Income Categories to be Served:

Extremely low, very low and low income households will be served by this strategy.

4. Maximum Award:

The maximum award for this strategy is $30,000.00 per unit.

5. Terms:

   a. Deferred Loan:

      SHIP assistance will be provided in the form of a forgivable loan secured by a note and recorded mortgage.

   b. Interest Rate: 0%

   c. Years in Loan Term:

      Twenty Year Term

   d. Forgiveness:

      Loans with a twenty-year term will be forgiven at the end of the twentieth year.

   e. Repayment:

      No repayment required.

   f. Default:

      Outstanding loan balance becomes due and payable if the property is sold or is no longer used as rental housing affordable to low income households.

      Selected sponsors offering rental housing for sale before twenty years or who have remaining mortgages funded under this program must give a right of first refusal to the SHIP Program or eligible non-profit organizations at the current market value for continued occupancy by eligible persons.

6. Recipient Selection Criteria:

   n/a

7. Sponsor/Developer Selection Criteria:
Non-profit and special needs organizations seeking to operate rental housing for low income or special needs households will be eligible to submit applications for SHIP funds to rehabilitate, demolish and reconstruct, or construct rental housing.

Applications will be ranked in accordance with specific scoring criteria based on County preferences and development needs. Scoring will be based on the experience of the developer, project readiness, community need, green and universal design features, and willingness to employ local labor. The application will reflect local preferences for housing for elderly households, special needs and extremely low income households.

8. Additional Information:

Specific tenant selection criteria will be determined by the developer assuming compliance with all fair housing laws.

Charlotte County adopted (May, 2009) Green Building Ordinance to become a more sustainable community by reducing the environmental impact of buildings and promoting economic and environmental health in the County. The program encourages, advocates and educates green building and development, and offers incentives to participants. Involvement in the program is voluntary to private residential and commercial projects. However, it is a mandatory policy in the design and construction of all buildings owned and constructed by or on behalf of Charlotte County.

The establishment of this Ordinance requires that the County, in all construction projects, abide by the County adopted building codes that result in innovative, energy efficient and wind resistant construction practices. This Ordinance was adopted as a direct result of the 2004 Hurricane season that resulted in widespread damage to County structures. The adoption of this Ordinance strongly encourages non-governmental construction projects follow the same requirements on a voluntary basis. These requirements are reviewed as part of the permitting process and have/will continue to result in these changes in construction industry of the County.

Selected sponsors shall be required to report to the County the income eligibility of tenants on an annual basis for twenty years.
E. RENTAL REHAB PROGRAM

1. Summary of Strategy:

Funds allocated for the Rental Rehab Program are the result of rental income received from the properties that the County has taken possession of from SHIP and other programs. They are held by the County to be used as transitional housing to house homeless or at risk of homelessness households to enable them to attain self-sufficiency. Funds will be expended as necessary on the maintenance and upkeep of rental properties in this program. Tenants are required to participate in credit counseling and homeownership classes if they reach purchase potential status. These properties are not made available to the regular market and rents are well below area FMR rates. Many tenants do not pay any rent for limited time periods while reaching independence goals. These clients are not desirable to commercial owners in the market until they can pay FMR rates. Some take as many as three years to get to this point. Referrals into this program come from the participants of the local Continuum of Care, direct calls to the Housing Office, local faith based organizations or any other interested parties.


3. Income Categories Served:

   Extremely low, very low and low income households will be served by this strategy.

4. Maximum Award:

   This assistance is usually limited to $3,000.00. After recovery of deposits, if present, this cost area is heavily subsidized by the County.

5. Terms: n/a

6. Recipient Selection Criteria:

   Recipient selection will be on a first qualified, first served basis following completion of prequalification interview, receipt of an application, income qualification and lease signing.

7. Sponsor/Developer Selection Criteria: n/a

8. Additional Information:

   Expenditures on maintenance and improvements of County owned rental properties will come from revenue received from program income received. All eligible tenants will sign a three, six or twelve-month lease with the County. Lease term will be determined based on individual tenant needs. During the term of the lease, tenant rent and/or utility payments may temporarily be waived due to extreme hardship. This waiver will be at the discretion of Housing Staff.
F. DISASTER ASSISTANCE

1. Summary of Strategy:

The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or 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 with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

(a) purchase of emergency supplies for eligible households to weatherproof damaged homes;
(b) interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
(c) construction of wells or repair of existing wells where public water is not available;
(d) payment of insurance deductibles for rehabilitation of homes covered under homeowners’ insurance policies;
(e) security deposit for eligible recipients that have been displaced from their homes due to disaster;
(f) rental assistance for eligible recipients that have been displaced from their homes due to disaster.
(g) Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
(h) Temporary rent and utilities payments for up to 12 months for tenants financially impacted by a disaster.


3. Income Categories Served:

Extremely low, very low and low income households will be served by this strategy.

4. Maximum Award:

The maximum award for this strategy is $6,000.00.

5. Terms:

   a. Grant:

      SHIP assistance for this strategy is provided in the form of a grant and will not be subject to repayment.

   b. Interest Rate: n/a

   c. Years in Loan Term: n/a

   d. Forgiveness: n/a

   e. Repayment: n/a

   f. Default: n/a
6. Recipient Selection Criteria:
First qualified, first served;

   (1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.

7. Sponsor/Developer Selection Criteria: n/a

8. Additional Information:
   SHIP funds at all times must be used for eligible applicants and eligible housing.

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

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

b. **MODIFICATION OF IMPACT FEE REQUIREMENTS**, including reduction or waiver of fees and alternative methods of fee payments for affordable housing. **Not accepted by the Board of County Commissioners at this point.**

c. The allowance of **FLEXIBILITY IN DENSITIES FOR AFFORDABLE HOUSING**. Approved by the Board of County Commissioners in September 2016

d. The **RESERVATION OF INFRASTRUCTURE CAPACITY** for housing for very-low-income persons, low-income persons, and moderate-income persons. SHIP Program Procedures Manual (rev. 7/2015). **This is in place County wide for all construction when infrastructure is constructed and available.**

e. The **ALLOWANCE OF AFFORDABLE ACCESSORY RESIDENTIAL UNITS** in residential zoning districts. **This is in place County wide for all construction.**

f. The **REDUCTION OF PARKING AND SETBACK REQUIREMENTS** for affordable housing. Parking Reduction is currently allowed with the submission of a study showing that a reduced number of parking spaces are necessary.

g. The allowance of **FLEXIBLE LOT CONFIGURATIONS**, including zero-lot-line configurations for affordable housing. **Currently in place.**

h. The **MODIFICATION OF STREET REQUIREMENTS** for affordable housing. **Currently in place.**

i. The establishment of a **PROCESS BY WHICH A LOCAL GOVERNMENT CONSIDERS**, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing. **Currently in place as part of the Economic Impact Estimate process, additionally presented at AHAC meetings when changes are presented.**

j. The **PREPARATION OF A PRINTED INVENTORY OF LOCALLY OWNED PUBLIC LANDS** suitable for affordable housing. **Currently in place and completed annually with lots put out to bid or donated.**

- 18 -
k. The support of **DEVELOPMENT NEAR TRANSPORTATION HUBS AND MAJOR EMPLOYMENT CENTERS** and mixed-use developments. Currently in place in areas that have such designations. Charlotte County does not have a public transportation system resulting in no hub for this. Major employment hubs are being developed currently with workforce housing considered for all large developments.

l. **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.

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.
Charlotte County

### Fiscal Year: 2017-2018

<table>
<thead>
<tr>
<th>Item</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$1,067,904.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$100,957.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$1,300.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$1,850.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$100.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$2,583.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$106,790.00</td>
</tr>
</tbody>
</table>

### Fiscal Year: 2018 - 2019

<table>
<thead>
<tr>
<th>Item</th>
<th>Budget</th>
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<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$1,067,904.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$100,957.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$1,300.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$1,850.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$100.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$2,583.00</td>
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<tr>
<td><strong>Total</strong></td>
<td>$106,790.00</td>
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</table>

### Fiscal Year 2019 - 2020

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<thead>
<tr>
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<th>Budget</th>
</tr>
</thead>
<tbody>
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<td>Estimated Allocation for Calculating:</td>
<td>$1,067,904.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$100,957.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$1,300.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$1,850.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$100.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$2,583.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$106,790.00</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:
- Postage - $100
- Rentals/Leases - Equipment - $1,640
- Printing & Binding - $150
- Dues/Memberships - $300
- Repair/Maintenance Vehicles - $43
- Gas - $250
- Cell phone - $100
Exhibit B
Timeline for SHIP Expenditures

Charlotte County 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 are 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.auinger@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.auinger@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>Code</th>
<th>HOME OWNERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>From Plan Text</td>
<td>Code</td>
<td>STRATEGIES (strategy title must be same as the title used in plan text)</td>
</tr>
<tr>
<td>VLI Units</td>
<td>Max. SHIP Award</td>
<td>LI Units</td>
</tr>
<tr>
<td>A 2</td>
<td>Purchase Assistance without Rehab</td>
<td>3</td>
</tr>
<tr>
<td>B 3</td>
<td>Owner Occupied Rehabilitation</td>
<td>8</td>
</tr>
<tr>
<td>Subtotal 1 (Home Ownership)</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>RENTAL STRATEGIES</td>
<td>VLI Units</td>
<td>Max. SHIP Award</td>
</tr>
<tr>
<td>C 12</td>
<td>Rental Assistance/Eviction Prevention</td>
<td>6</td>
</tr>
<tr>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Administration Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Admin. From Program Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GRAND TOTAL</td>
<td></td>
<td>17</td>
</tr>
</tbody>
</table>

**Allocation Breakdown**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>%</th>
<th>New</th>
<th>Existing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$306,000.00</td>
<td>31.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Income</td>
<td>$750,000.00</td>
<td>70.2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$75,000.00</td>
<td>7.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$1,161,000.00</td>
<td>108.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Projected Program Income:** $200,000.00
**Max Amount Program Income For Admin:** $10,000.00
**Distributed:** $1,067,904.00
**Total Available Funds:** $1,067,904.00

**Percentage Construction/Rehab:** 90%

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

**EXHIBIT C**


<table>
<thead>
<tr>
<th>Code</th>
<th>STRATEGIES</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>A New Construction Construction</th>
<th>B Rehab/Repair Construction</th>
<th>C Without Construction</th>
<th>Total Percentage</th>
<th>Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Purchase Assistance without Rehab</td>
<td>3</td>
<td>$15,000</td>
<td>7</td>
<td>$15,000</td>
<td>1</td>
<td>$15,000</td>
<td>$165,000.00</td>
<td>$165,000.00</td>
<td>15.45%</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Owner Occupied Rehabilitation</td>
<td>8</td>
<td>$40,000</td>
<td>15</td>
<td>$40,000</td>
<td>1</td>
<td>$40,000</td>
<td>$960,000.00</td>
<td>$960,000.00</td>
<td>9.90%</td>
<td>24</td>
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<tr>
<td></td>
<td>Subtotal 1 (Home Ownership)</td>
<td>11</td>
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<td>$960,000.00</td>
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<td>105.35%</td>
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<td></td>
<td></td>
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<tr>
<td>12</td>
<td>Rental Assistance/Eviction Prevention</td>
<td>6</td>
<td>$6,000</td>
<td>6</td>
<td>$6,000</td>
<td>6000</td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>3.37%</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>3.37%</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Administration Fees</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>$1,069,790.00</td>
<td>100.18%</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Admin. From Program Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$114.00</td>
<td>0.11%</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Home Ownership Counseling</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>0.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grand Total</td>
<td>17</td>
<td>22</td>
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<td>$960,000.00</td>
<td>$201,000.00</td>
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<td>208.90%</td>
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</tbody>
</table>

Percentage Construction/Rehab

Maximum Allowable

Purchase Price:

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$336,000.00</td>
<td>31.5%</td>
</tr>
<tr>
<td>Low Income</td>
<td>$750,000.00</td>
<td>70.2%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$75,000.00</td>
<td>7.0%</td>
</tr>
<tr>
<td>Total</td>
<td>$1,161,000.00</td>
<td>108.7%</td>
</tr>
</tbody>
</table>

Projected Program Income: $200,000.00
Projected Recaptured Funds: $0.00
Distribution: $1,067,904.00
Total Available Funds: $1,267,904.00

Max Amount Program Income For Admin: $10,000.00

EXHIBIT C
<table>
<thead>
<tr>
<th>Code</th>
<th>Strategy Description</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>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 without Rehab</td>
<td>3</td>
<td>$15,000</td>
<td>7</td>
<td>$15,000</td>
<td>1</td>
<td>$15,000</td>
<td>$165,000.00</td>
<td>$165,000.00</td>
<td>$165,000.00</td>
<td>15.45%</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Owner Occupied Rehabilitation</td>
<td>8</td>
<td>$40,000</td>
<td>15</td>
<td>$40,000</td>
<td>1</td>
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<td>$960,000.00</td>
<td>$960,000.00</td>
<td>89.90%</td>
<td>24</td>
<td></td>
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<tr>
<td></td>
<td>Subtotal 1 (Home Ownership)</td>
<td>11</td>
<td>22</td>
<td>2</td>
<td>$0.00</td>
<td></td>
<td></td>
<td>$1,060,000.00</td>
<td>$1,060,000.00</td>
<td>$1,060,000.00</td>
<td>105.35%</td>
<td>35</td>
<td></td>
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<tr>
<td>12</td>
<td>Rental Assistance/Eviction Prevention</td>
<td>6</td>
<td>$6,000</td>
<td>6</td>
<td>$6,000</td>
<td>600</td>
<td></td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>3.37%</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Administration Fees</td>
<td>0</td>
<td></td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
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<td>$36,000.00</td>
<td>$36,000.00</td>
<td>3.37%</td>
<td>6</td>
<td></td>
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<tr>
<td></td>
<td>Admin. From Program Income</td>
<td>0</td>
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<td>$0.00</td>
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<tr>
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<td>Home Ownership Counseling</td>
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<td>$114.00</td>
<td>$114.00</td>
<td>$114.00</td>
<td>0.01%</td>
<td>0</td>
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<tr>
<td></td>
<td>Subtotal 2 (Non-Home Ownership)</td>
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<td>0</td>
<td>0</td>
<td>$0.00</td>
<td></td>
<td></td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>$36,000.00</td>
<td>3.37%</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GRAND TOTAL Add Subtotals 1 &amp; 2, plus all Admin. &amp; HO Counseling</td>
<td>17</td>
<td>22</td>
<td>2</td>
<td>$0.00</td>
<td></td>
<td></td>
<td>$1,297,904.00</td>
<td>$1,297,904.00</td>
<td>$1,297,904.00</td>
<td>118.73%</td>
<td>41</td>
<td></td>
</tr>
</tbody>
</table>

Percentage Construction/Rehab

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 90%

Maximum Allowable

Purchase Price: New $255,574 Existing $255,574

Allocation Breakdown

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income</th>
<th>$200,000.00</th>
<th>Max Amount Program Income For Admin. $10,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$336,000.00</td>
<td>31.5%</td>
<td>Projected Recaptured Funds</td>
<td>$0.00</td>
<td>Distribution: $1,067,904.00</td>
</tr>
<tr>
<td>Low Income</td>
<td>$750,000.00</td>
<td>70.2%</td>
<td>Total Available Funds: $1,267,904.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$75,000.00</td>
<td>7.0%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$1,161,000.00</td>
<td>100.7%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

EXHIBIT C
CERTIFICATION TO

FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Charlotte 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 insure 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)(c). 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

William A. Truex
Chief Elected Official or designee

Witness

Chairman, Board of County Commissioners
Type Name and Title

APPROVED AS TO FORM AND LEGAL SUFFICIENCY

County Attorney

County Attorney
RESOLUTION
Number 2017-148

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF CHARLOTTE 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 COMMISSION 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, require 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; and

WHEREAS, the Housing Division of the Human Services Department 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 Charlotte County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Charlotte County, Florida:

Section 1: The Board of County Commissioners of Charlotte County, Florida, hereby approves the Local Housing Assistance Plan, as attached hereto and incorporated herein by reference, for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2015, 2016, and 2017.

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

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

PASSED AND DULY ADOPTED this 9th day of May, 2017.

BOARD OF COUNTY COMMISSIONERS OF CHARLOTTE COUNTY

By William G. Truex, Chairman

ATTEST:
Roger D. Eaton, Clerk of the Circuit Court and Ex-Officio Clerk of the Board of County Commissioners

By: Michelle DiBiase
Deputy Clerk

APPROVED AS TO FORM AND LEGAL SUFFICIENCY:

By: Jenette S. Knowlton, County Attorney

LR17-0274 MW1