



ESCAMBIA COUNTY / CITY OF PENSACOLA



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025



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I. Program Details:

A. LG(s)

Name of Local Government	Escambia County
Does this LHAP contain an interlocal agreement?	Yes
If yes, name of other local government(s)	City of Pensacola

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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, local lenders, and neighborhood associations. Public input was solicited through the local newspaper in an advertisement of the Local Housing Assistance Plan on March 18, 2022, publishing information for citizens to access the Plan through the Escambia County and/or City of Pensacola websites. A public comment period will be open for a minimum of 10 business days prior to the plan being submitted to either governmental entity for action. In addition, a Notice of Funding Availability will be published in the local newspaper once allocations for the respective fiscal year are confirmed by State government.

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. The following priorities for funding applies to all strategies unless otherwise stated in an individual strategy in



Section II. Priority will be given to families meeting set-aside definition as established in SHIP statute. First priority is set for households and persons with special needs as defined in F.S. 420.0004 (13), beginning with households/persons of very low income, followed by households/persons of low income, followed by households/persons of moderate income. A second established priority is to assist very low income household/persons and low income households/persons to ensure compliance with statutory funding percentage targets. Once set-aside have been met and additional funds remain applicants will be maintained in an order that is consistent with the time completed applications were submitted.

Not Applicable

- 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, Legal Services 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

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

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



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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states: "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

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

Entity	Duties	Admin. Fee Percentage
Escambia County	Administrative Duties	10%
Third Party Entity/Sub-recipient		

- 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 homemaker 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 include surveys, title work, appraisals, temporary relocation and



storage (Substantial Rehab/Reconstruction activity only), septic tank pump-out, septic tank permit fees, engineering fees, housing market studies (Rental Preservation/Development), environmental reviews, and a service delivery fee for third party agencies administering an activity. A service delivery fee included in the loan amount will be negotiated with a subrecipient agency and include applicant intake, initial inspection, preparation of work specifications and cost estimates, work progress inspections, travel to job site, and project oversight.

Project delivery costs are encountered in the Housing Repair Activity, Substantial Rehab/Reconstruction Activity, Rental Preservation/Development, Rental Assistance. Project delivery costs will be limited to no more than 5% of the project award.

T. Essential Service Personnel Definition (ESP): For purposes of this Plan, Escambia County and the City of Pensacola have determined that “essential service personnel” shall include persons in need of affordable housing who meet the following requirements:

1. are permanently employed by a company or organization located within Escambia County, the City of Pensacola, or the Town of Century, all lying within Escambia County, Florida; in one of the following categories:

- a. Local or State Law Enforcement, Fire, Rescue, and Emergency Services, Public Safety and Emergency Management
- b. Teachers, Educators, and School District personnel in the public, private and university systems
- c. Health Care Professionals and support personnel
- d. Tourism Industry professionals and employees (including hospitality and food service)
- e. Judicial/Court System management and support personnel
- f. Skilled building trades personnel

2. have maximum annual income at or below 120% of the Pensacola MSA median income as defined in the SHIP Rule 67-37.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: All improvements will meet Energy Conservation requirements as required by Florida Building Code for new construction or existing buildings, as applicable. The County and City shall, when economically feasible, encourage and support green building products and processes, including energy efficient features in each strategy. According to the type and extent of the repair or reconstruction and the needs of the recipient, the following green and energy products will be utilized when viable on Replacement Housing and Housing Repair activities:

1. Bath fixtures will carry the WaterSense label or the following specifications:

- a. Toilets: 1.6 gallons/flush or less
- b. Faucets: 1.5 gallons/minute or less
- c. Showerheads: 2.2 gallons/minute or less

2. Appliances

- a. Energy Star qualified refrigerator
- b. Energy Star qualified water heater
- c. Energy Star qualified range hood

3. Lighting

- a. Installation of Energy Star light fixtures and ceiling fans, and/or



- b. Installation of Compact Fluorescent light (CFL) bulbs or LED bulbs in newly installed lighting fixtures
- 4. Heating, Cooling, and Ventilation
 - a. HVAC with minimum SEER rating of 14. One bedroom or smaller units may have a lower SEER rating as identified by energy sheets
 - b. Energy Star qualified bath exhaust fans
- 5. Building Products
 - a. Energy Star qualified windows
 - b. Energy Star qualified doors
 - c. No or Low-VOC paints (50 grams per liter or less or paints carrying GreenGuard certification)

V. Describe efforts to meet the 20% Special Needs set-aside: The Special Needs set aside will be met through all strategies, with particular attention given to the Repair and Replacement Housing strategies to provide the opportunity for owner occupants to remain independent in their homes and maintain homeownership. The County and City will perform outreach to, and partners with social service agencies, serving the designated special needs populations to achieve the special needs set-aside.

Persons with special needs, as defined in F.S. 420.0004 (13) means, “an adult requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under F.S. 409.1451(5); a survivor of domestic violence as defined in F.S. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the supplemental Security Income (SSI) program; or from veterans disability benefits.

W. Describe efforts to reduce homelessness: While Escambia County no longer is a direct entitlement community for HUD’s Emergency Solutions Grant (ESG) Program, the County continues to provide limited CDBG funds for Emergency Shelter Operations and Services, and the Homeless Management Information System (HMIS) database with the local homeless Continuum of Care, lead, Opening Doors Northwest Florida, Inc. Additionally, funds are utilized for short-term rental assistance, security and utility deposits, and associated eligible activities for income eligible homeless households under the Rapid Re-housing and Homelessness Prevention strategies.

The City of Pensacola administers HUD Veterans Affairs Supportive Housing (VASH) vouchers County-wide to provide homeless veterans with housing choice vouchers as well as Department of Veterans Affairs supportive services. Additionally, the City of Pensacola administers Emergency Housing Vouchers in coordination with local Continuum of Care, lead, Opening Doors Northwest Florida, Inc. to provide vouchers to homeless families, victims of domestic violence, and families who are at risk of homelessness.

Under the Rental Development activity, the County will seek set-asides of units specifically for homeless households. Additionally, the Rental Assistance activity may be used in coordination with agencies serving homeless households to stabilize households for up to 12 months.



Section II. LHAP Strategies:

A. PURCHASE ASSISTANCE	Code: 2
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a. Summary: SHIP funds will be made available to support down payment, gap financing, and closing costs for the purchase of an existing or newly constructed home for first time homebuyers. Assistance shall be tailored to the individual affordability and financing needs of the participating homebuyer. Permanent first mortgage financing (exceeding the SHIP Purchase Assistance) will be provided through financial institutions, homebuyer programs and/or private developers/contractors without local guarantee, thereby leveraging a significant volume of private sector financing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$20,000 Moderate
\$32,500 Low
\$45,000 Very Low
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Second Mortgage and Note
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years
 - 4. Forgiveness: 10-year forgiven at 10% per year, provided that the homebuyer is not in default of program terms
 - 5. Repayment: None required as long as the loan is in good standing
 - 6. Default: The sale, refinancing, transfer of ownership, foreclosure by the primary lender, or when the property is no longer the principal residence during the mortgage term shall be considered a default whereupon the SHIP investment shall be repaid. 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.
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified, first served basis following annual advertisement of the availability of SHIP resources. Priority given first to Very Low followed by Low income to applicants in accordance with program funding distribution percentage requirements.

Homebuyer must meet the following qualifications:

- 1. qualify for a first mortgage through a participating first mortgage lender;
- 2. complete a HUD certified pre-purchase homebuyer education class within the 12 months prior to closing;
- 3. contribute toward the purchase of the home, a minimum of \$1,000 for Moderate Income buyers, \$750 for Low Income buyers, and \$500 for Very Low-Income buyers (this amount can include documented expenses paid outside of closing);
- 4. complete a foreclosure prevention class
- 5. hold less than \$25,000 in liquid assets; and



6. meet the criteria for a first-time homebuyer

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. The first-time homebuyer requirement will be waived in cases where the applicant meets the definition of "essential service personnel" as provided in Section I (T) of this plan.
2. Certified Home Inspection is required. Cost of home inspection will be applied to borrower's minimum contribution.
3. Maximum sales price of the home cannot exceed the FHFC published maximum sales price for Escambia County
4. Rehabilitation, if required, will be paid from non-SHIP funds.
5. Mobile/manufactured homes are not eligible.

B. DEMOLITION / RECONSTRUCTION

Code: 4

a. Summary: Funds under this strategy are provided for the rehabilitation or reconstruction of severely substandard (more than 50% of value of home to repair) owner-occupied single-family units. These units are unable to be addressed through other Consortium repair programs and will be brought up to code through this strategy and will be referred through the housing inspection process or code enforcement.

The size and specifications of the replacement house will be determined by County or, when applicable, City staff. Decisions will be guided by what is minimally required by the family size and composition. If the existing structure/site is determined to need special treatment, extensive site prep, or if the new structure requires additional accessibility features, the County may allocate an additional \$15,000 to offset these costs. This amount will be included in the loan associated with the property and carry the corresponding terms.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

c. Income Categories to be served: Very Low and Low

d. Maximum award: \$ 215,000

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note. Loan will be in a subordinate position to HOME program financing if present (or other associated County/City financing as available).
2. Interest Rate: 0%
3. Years in loan term: 15 years
4. Forgiveness: Loan forgiven at 10% per year beginning in year six, provided that the homeowner is not in default of program terms.
5. Repayment: None required as long as the loan is in good standing.



6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by County or City staff.

f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list with a priority for special needs applicants, then Very Low-Income applicants. 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.

Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. Priority will be given to special needs households or applicants with open local government code enforcement citations, or survivors of a disaster as declared by state or federal officials.

g. Sponsor Selection Criteria: Not Applicable

h. Additional Information:

1. The City of Pensacola and Escambia County formed a local Consortium for purposes of receiving Federal, State, and/or other funds that support the local mission of enhancing housing affordability. These programs often require a cash match or local leverage to receive funds, such as the U.S. Department of Housing and Urban Development (HUD) HOME Program.
2. Applicant must have fee simple title and no other liens or mortgages may be present on the property.

C. OWNER OCCUPIED REHABILITATION	Code: 3, 6
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a. Summary: SHIP funds will be used to provide rehabilitation or emergency repair assistance for Very Low and Low Income owner occupied homes to address roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies, code citations, energy efficiency, accessibility needs, and other related repairs. Consideration for emergency situations will be limited to significant breaches in the structural envelope of the home, accessibility, removal/remediation of dangerous materials, storm hardening specific to insurance policies under threat of removal, or sanitary disposal problems which target health and safety concerns.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award:

- Owner Occupied Rehabilitation - Very Low and Low \$75,000
- Emergency Assistance – Very low, low, and moderate \$25,000
- Grant – Very low and low \$10,000



- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Loan or Grant, depending on the proposed project. Loan secured by Mortgage and Note or Lien Agreement. Loan will be in a subordinate position to HOME program financing (or other associated County/City financing as available). Grant only for accessibility program and limited to \$10,000 or less.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: awards under emergency assistance: 5 years; awards up to \$75,000: 10 years;
 - 4. Forgiveness: five-year term loan forgiven at 20% per year, 10-year term loan forgiveness at 10% per year, provided that the home owner is not in default of program terms.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: The sale, rental, refinancing, or transfer of ownership during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. In the event of the death of an owner, an income eligible heir (at or below 80% AMI) may assume the balance of the loan terms if certified income eligible by County or City staff.

- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis following advertisement of the availability of SHIP resources and/or through the use of a waiting list. Applicants must be owner occupants with homestead exemption, property taxes current, and with no outstanding liens or judgments owed to the County or City. Priority may be given to special needs households or applicants with open local government code enforcement citations or survivors of a disaster as declared by local, state, or federal officials.

Households that qualify and are assisted under emergency rehabilitation may remain/be placed on the waiting list for full rehabilitation when applicable. At the time the household is assisted, the undepreciated value of their emergency rehabilitation loan must be subtracted from the eligible award amount. This new loan and accompanying retention document(s) shall take place of the existing program's retention document(s). When applicable, a satisfaction shall be filed in the Escambia County Official Records for the emergency rehabilitation retention document(s).

- g. Sponsor Selection Criteria: Not Applicable

- h. Additional Information: None

D. NEW CONSTRUCTION	Code: 10
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a. Summary: Following local procurement policy, Escambia County will advertise new construction home projects to local non-profit and for-profit developers and General Contractors. Eligible activities for this strategy may include land acquisition, site development, or new home construction.

Eligible costs will include infrastructure expenses typically paid by the developer including, but not limited to, streets, roadways, parking areas, sidewalks, pathways, walkways, storm-drainage systems, sanitary sewer systems, water supply systems, water mains, connections, hydrants, meters, utility hookups and utility easements for telephone, cable, electric lines, and rights-of-way, and street lighting. Infrastructure expenses must be on-site and must be directly related to the housing being assisted with SHIP funds.

SHIP may pay for all soft costs associated with the development including, but not limited to, preliminary and Final Plat Review, Engineering Service Charges, Recording Fees, Site Plan Review Fees, Minor Review Fees, Surface Water License, Permit to Construct in Right-of-Way, Sewer and Water Installation Fee, Sewer and Water Plan Review, Wastewater License, Building Permits, Road Construction Agreement Review, Traffic Study/Action Plan Review, Environmental Impact Review, Surface Water Permit, Land Use Amendment Review, Septic Tank Permit, and Well Permit, Payment of Impact Fees.

SHIP may pay for hard costs typically or customarily treated as construction costs by institutional lenders or any other reasonable hard costs associated or involved with the development and or construction process.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$215,000
- e. Terms: Homebuyer
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by Mortgage and Note.
 - 2. Interest Rate: 0%
 - 3. Maximum Award: \$125,000
 - 4. Years in loan term: 20 years
 - 5. Forgiveness: Loan forgiven at 5% per year starting in year one, provided that the homeowner is not in default of program terms.
 - 6. Repayment: None required as long as the loan is in good standing
 - 7. Default: The sale, rental, refinancing, transfer of ownership, foreclosure of the primary lender, or when the property is no longer the principal residence during the mortgage term shall be a default whereupon the SHIP investment shall be repaid. 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.
 - 8. Restrictive Covenant: Each property may have a restrictive covenant recorded with the deed at the initial purchase to ensure that if the property is resold it will remain affordable to a low-to-moderate income family. The restrictive covenant will remain in effect for the entirety of the 20-year period and will indicate the maximum resale price, process for foreclosures, and legal actions if the agents,



successors, and assignees are found in violation of the program requirements. The use of a restrictive covenant will depend on the use of partnership programs.

Terms: Developer

1. Repayment loan/deferred loan/grant: Deferred Payment construction lien placed on the property during construction, which will be released upon sale of the home to an eligible buyer.
 2. Interest Rate: 0%
 3. Years in loan term: not to exceed two years
 4. Forgiveness: Not Applicable
 5. Repayment: Benefit of the loan is passed through to the eligible buyer
 2. Default: If the home is not sold to an eligible buyer within two years, the loan is due and payable.
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified/first served basis. Homebuyer must meet the following qualifications:
1. Complete a HUD certified homebuyer education class within the 12 months prior to closing;
 2. Contribute toward the purchase of the home, a minimum of \$500 and;
 3. hold less than \$25,000 in liquid assets
- g. Sponsor Selection Criteria: Selection of a developer and/or sponsor will be based upon responses to an advertised request for proposal. Selection criteria will include:
1. nonprofit or for profit locally based with expertise in affordable single family housing construction and marketing units to Very Low Income families;
 2. amount of non-SHIP funds or value of in-kind services committed as SHIP leverage;
 3. unit production goals in relation to SHIP funding request;
 4. use of green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the production or preservation of housing units;
 5. percentage of units targeted to Very Low-Income families; and
 6. documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program or other community training shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject SHIP activity.
- Proposals meeting the RFP requirements will be evaluated by the County and/or City Housing staff, or a committee comprised of County and/or City representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission or City Council. The RFP may solicit participation for the full three-year LHAP period.
- h. Additional Information: Not Applicable

E. RENTAL PRESERVATION / DEVELOPMENT	Code: 14, 21
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<p>a. Summary: SHIP funds will be expended to support the preservation or development of affordable rental housing or special needs housing (as defined in 420.0004 (13)) for eligible persons through new construction, acquisition of property or existing rental units, and/or rehabilitation/redevelopment of existing rental units.</p>
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely Low, Very Low, Low, and Moderate
- d. Maximum award: Up to \$ 150,000 per unit as determined by a subsidy layering review; \$500,000 maximum provided per development
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan or Grant depending on proposed project secured by Mortgage and Note or Deed Restriction. Grants will only be provided to developments receiving \$10,000 or less.
 2. Interest Rate: 0%
 3. Years in loan term: 15 year minimum on all projects and 20 year minimum on any new construction project co-funded with local HOME funds. A longer term may be considered if specifically required by HUD, FHFC, RD or other primary lender as a condition for project financing.
 4. Forgiveness: As defined in the applicable mortgage and note. For deferred payment loans, a portion of the loan will be forgiven as follows provided the project is not in default of program requirements:

15 YEAR LOAN	20 YEAR LOAN
Years 0-4: No forgiveness	Years 0-4: No forgiveness
Years 5-9: 25%	Years 5-9: 25%
Years 10-14: 25%	Years 10-14: 25%
Year 15: 50%	Years 15-19: 25%
	Year 20: 25%

5. Repayment: Not required as long as the development is not in default of any program terms.
 6. Default: As defined in the applicable mortgage and note or deed restriction, recapture of the outstanding loan balance of SHIP funds invested is required upon default. A default is the sale, transfer or conveyance of the property prior to term expiration; conversion to a non-approved use; failure to maintain standards for compliance as required by funding sources, including income eligibility of tenants and rents limits. The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note.
- f. Recipient/Tenant Selection Criteria: Tenants will be assisted on a first qualified, first served basis.
 - g. Sponsor/Sub-recipient Selection Criteria: Funding under this strategy will be awarded through a competitive Request for Proposals (RFP) process. Priority may be given to developments that serve Very Low Income households and/or targeted populations such as homeless persons, veterans, elderly households, or special needs households as defined in Section I(U) of this Plan.

*CHDO sponsored "set-aside" rental project(s) co-funded with local HUD HOME funds will be undertaken



in partnership with an eligible, locally designated CHDO. CHDO project selection criteria shall include the following at a minimum, as applicable:

1. agency must be a locally designated CHDO and a 501(c)3 non-profit;
2. agency's previous rental development experience (agency staff);
3. conformity with Escambia Consortium Consolidated Plan goal(s) for rental housing;
4. total (aggregate) cost per unit all funding sources;
5. subsidy level per unit and SHIP cost per unit;
6. ratio of private funds to public funds;
7. ratio of other funds to SHIP funds;
8. compliance with preservation or new construction preference;
9. rental development bedroom size mix;
10. percentage of units targeted to families below 30% or 50% of Area Median Income;
11. commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair, or preservation of housing units;
12. proposed development site located in a designated Community Redevelopment Area (CRA) or other targeted area;
13. target date for Project commitment and completion;
14. documentation of the agency's employment or planned employment of individuals through the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates the capacity to implement the subject SHIP activity.

*Non-CHDO (non-profit and/or for profit) projects will be accepted through an RFP process and will be evaluated at the time of submission to maximize the potential for integration of resources (FHFC, HUD, RD, etc.). Project selection criteria at a minimum will include:

1. experience in development of affordable rental housing;
2. proof of financial capacity for development of units and sufficient cash flow to maintain operation of the units for affordable housing;
3. site control (or contract for sale);
4. ability to proceed;
5. management capacity of affordable rental housing and targeted population if part of the RFP;
6. leveraging ability;
7. commitment to use green building technologies, energy efficiency measures, and/or use of recycled building materials or components in the construction, repair or preservation of housing units;
8. services/amenities to be offered at the units; and
9. percentage of units targeted to families below 30% or 50% of Area Median Income

As applicable, proposals from nonprofit sponsors or for-profit sponsors will be evaluated by the County and City Housing staff, or a committee comprised of County and City representatives, to determine the agency or organization that will implement the strategy. Final selection and contract approval will be provided by the County Commission or City Council.

h. Additional Information:

1. Funds may be used to support costs directly associated with project development, including architectural and engineering costs, appraisals, permitting fees as well as land acquisitions and construction expenses.



2. Funding is intended to be used as gap financing for the development. However, in cases where the proposed development is 50 units or less, the County may decide to provide a larger amount of funding if the developer is providing units specifically for special needs, homeless, or Very Low Income households.

F. DISASTER MITIGATION ASSISTANCE	Code: 5, 16
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a. Summary: SHIP funds may be used in all areas of Escambia County and the City of Pensacola to provide assistance to families in the aftermath of a "disaster as declared by President or Governor issued Executive Order(s)". Generally, such needs shall include such items as: purchase of emergency supplies for eligible homeowners to weatherproof damaged homes; interim repairs to avoid further damage to the homes of eligible families; tree and debris removal required to make individual housing units habitable by the eligible family; payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies; security deposit for eligible recipients that have been displaced from their homes due to disaster; rental assistance for eligible recipients that have been displaced from their homes due to disaster; strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster; and other activities as proposed by the County/City and approved by Florida Housing Finance Corporation. This strategy will utilize funds not yet encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$25,000 (insurance deductible not to exceed \$3,000 included within the maximum award)
- e. Terms :
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: Not Applicable
 - 3. Years in loan term: Not Applicable
 - 4. Forgiveness: Not Applicable
 - 5. Repayment: Not Applicable
 - 6. Default: Not Applicable
- f. Recipient/Tenant Selection Criteria: Assistance provided on a first qualified, first served basis following the declaration of the disaster. Priority may be given to households with special needs, Low and Very Low Income households, and households that qualify as elderly as defined in 420.503, F.S.

Owner occupant applicants must have homestead exemption, property taxes current, mortgage and property insurance (if present) current, and with no outstanding liens or judgments owed to the County or City. Rental applicants may not have outstanding liens or judgments owed to the County or City.

- g. Sponsor Selection Criteria: Given the emergency nature of this activity, a sponsor may be used for implementation of this strategy where assistance may not be carried out by County or City staff. Funding



under this strategy will be awarded through a competitive Request for Proposals (RFP) process.

- h. Additional Information:
 - 1. This strategy may be leveraged with other federal, state, or local funding as well as volunteer labor.
 - 2. In the event of a "presidentially or state declared disaster," up to 25% of the available Escambia/Pensacola SHIP Program funds may be immediately utilized to meet emergency housing repair and recovery needs of SHIP eligible families. In the event of such an occurrence, the County shall notify the Florida Housing Finance Corporation (FHFC) of such action by written letter, facsimile, or e-mail within 15 days of the date of the disaster declaration.
 - 3. No duplication of benefits may be provided. Applicants must provide proof of assistance received from insurance, FEMA, or other resources. Insurance proceeds must be used before SHIP funds, except for payment of insurance deductible.
 - 4. Assistance to owner occupants provided only on primary residences.
 - 5. Rental assistance may be provided for up to twelve months after the disaster declaration made by Executive Order. SHIP funds may not be used to pay for rental arrears.
 - 6. SHIP funds under this activity will generally be paid directly to contractors, landlords or their agents, insurance companies, etc. However, emergency funds may be provided directly to the applicant for some emergency disaster related expenses, such as the reimbursement of tarps, emergency tree and debris removal, and other temporary measures to avoid further damage to the property.

G. RENTAL ASSISTANCE	Code: 13, 23, 26
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a. Summary: Funds will be awarded to renters that are in need of assistance with obtaining a lease on a rental unit. This may include utility deposits, security deposits, and eviction prevention up to three months' rent. For households that are Very Low Income and have one adult with special needs according to 420.0004 (13) or that are homeless as defined in 420.621 at time of application, rent equal to no more than twelve months' rent assistance is eligible.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low and Low
- d. Maximum award: \$7,500 (\$2,500 max for security/utility deposits and/or eviction prevention; \$5,000 max for rental assistance); \$14,500 for special needs homelessness prevention (\$2,500 max for security/utility deposits; \$12,000 max for rental assistance)
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: Not Applicable
 - 3. Years in loan term: Not Applicable
 - 4. Forgiveness: Not Applicable
 - 5. Repayment: Not Applicable
 - 6. Default: Not Applicable



- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Very Low Income applicants, Special Needs Households, and Homeless Households. Rental Assistance is only available to Very Low Income special needs or homeless households as defined in this plan. Security and utility deposits and eviction prevention is available to Low Income households.
- g. Sponsor Selection Criteria: Sponsors will be selected to administer the Rental Assistance Program. Criteria for sponsor organization selection will include:
 - 1. Past experience working with target population;
 - 2. Past experience administering rental assistance programs; and,
 - 3. Participation in Continuum of Care Coordinated Entry system (for homeless)
- h. Additional Information: Applicants may be referred to the County through supportive services or other community-based organizations. Funds to be paid directly to landlord or utility company.

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:

Escambia County: The County is continually reassessing the permitting function to improve permit processing efficiency and reduce the time required for issuing residential permits. The Building Services and Development Services Departments will take actions necessary to expedite and/or avoid delay of affordable housing developments which incorporate financing via Federal, State or designated local affordable housing programs or initiatives. Such developments will be given review priority in accordance with provisions of the Housing Element of the Escambia County Comprehensive Plan. The current permitting review process for single family homes or duplexes in established/platted, properly zoned subdivisions shall be generally retained as this process provides a permit turnaround time of less than four days. Permit applications inquire whether the development is receiving affordable housing funding.

City of Pensacola: Expedited processing of permits includes development orders and development permits including building permits, zoning permits, subdivision approval, rezoning, certification, special exception or variance approvals. The City's process is an online centralized process. The present system provides excellent expedited central "one-stop" process for affordable housing projects located within the City. The application provides an



applicant the opportunity to note if the project is being supported with affordable housing funding. The City will provide for priority processing of affordable housing applications in the event a backlog is experienced.

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

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

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

The Affordable Housing Advisory Committee as appointed by the Board of County Commissioners and the City Council is directed to review local government policies and procedures that may impact affordable housing costs negatively and provide reports annually. The AHAC is staffed by County and City Housing staff. Additionally, each local government also provides ongoing reviews as follows:

Escambia County: The County Comprehensive Plan Housing Element stipulates the County's commitment to review all policies, rules, procedures, regulations, ordinances, and similar provisions to ensure that potential impacts upon housing affordability are identified prior to adoption, and that the adopting entity is advised of the potential impacts upon housing affordability for consideration during the review and adoption process. Reviews are completed as required based upon ordinances and policies that are presented for consideration by the Board of County Commissioners. Such review and commentary are administratively handled through the Escambia County Neighborhood & Human Services Department and the Development Services Department, which incorporates input as needed by local housing and community development professionals.

City of Pensacola: The Land Development Code has been reviewed and revised in a manner that makes affordable housing development viable. Continued periodic reviews will examine eliminating excessive requirements that limit affordable housing development. Such review and commentary are administratively handled through the City's Planning Services with input as needed by local housing and community development professionals.

C. Other Incentive Strategies Adopted:

1. THE MODIFICATION OF IMPACT FEE REQUIREMENTS, INCLUDING REDUCTION OF WAIVER OF FEES AND ALTERNATIVE METHODS OF FEE PAYMENT FOR AFFORDABLE HOUSING.

Escambia County and the City of Pensacola do not have impact fee requirements.

City of Pensacola: The City's Lien Release Policy for Affordable Housing Infill Projects (1/10/11) provides for waiver of liens for affordable infill projects.



2. THE ALLOWANCE OF FLEXIBILITY IN DENSITIES FOR AFFORDABLE HOUSING

City of Pensacola: The City's Comprehensive Plan and Land Development Code allows for density flexibility generally through the Special Planned Development process.

A complete copy of both Escambia County and the City of Pensacola's Affordable Housing Incentive Strategies and the 2021 Report are on record with Florida Housing Finance Corporation and the Florida Housing Coalition, and are available on respective County and City websites or may be requested electronically from: ned@myescambia.com or mwhitaker@cityofpensacola.com.

IV. EXHIBITS:

Required

- 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.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

Escambia County / City of Pensacola

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 2,152,133.00
Salaries and Benefits	\$ 170,000.00
Office Supplies and Equipment	\$ 3,000.00
Travel, Training, Workshops, Memberships, etc.	\$ 10,000.00
Advertising, Printing	\$ 2,500.00
Recording Fees, Surveys, Title Search	\$ 3,500.00
County/City Indirect Costs	\$ 26,133.00
Total	\$ 215,133.00
Admin %	10.00%
OK	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 3,105,938.00
Salaries and Benefits	\$ 250,000.00
Office Supplies and Equipment	\$ 5,000.00
Travel, Training, Workshops, Memberships, etc.	\$ 12,500.00
Advertising, Printing	\$ 3,500.00
Recording Fees, Surveys, Title Search	\$ 3,500.00
County/City Indirect Costs	\$ 36,000.00
Total	\$ 310,500.00
Admin %	10.00%
OK	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 3,105,938.00
Salaries and Benefits	\$ 250,000.00
Office Supplies and Equipment	\$ 5,000.00
Travel, Training, Workshops, Memberships, etc.	\$ 12,500.00
Advertising, Printing	\$ 3,500.00
Recording Fees, Surveys, Title Search	\$ 3,500.00
County/City Indirect Costs	\$ 36,000.00
Total	\$ 310,500.00
Admin %	10.00%
OK	

*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**

ESCAMBIA COUNTY / CITY OF PENSACOLA affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2022-2023	6/30/2024	6/30/2025	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2022-2023	3/30/2025	6/15/2025
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027

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												
2022-2023												
Name of Local Government:		Escambia County / City of Pensacola										
Estimated Funds (Anticipated allocation only):			\$ 2,152,133									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	4	\$25,000	12	\$15,000	25	\$10,000	\$530,000.00	\$0.00	\$530,000.00	41
4	Demolition / Reconstruction	Yes	1	\$200,000		\$200,000			\$200,000.00	\$0.00	\$200,000.00	1
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	6	\$60,000	5	\$60,000			\$660,000.00	\$0.00	\$660,000.00	11
3	OOR - Exterior Accessibility	Yes	5	\$10,000					\$50,000.00	\$0.00	\$50,000.00	5
10	New Construction	Yes	1	\$200,000	1	\$200,000	2	\$20,000	\$440,000.00	\$0.00	\$440,000.00	4
5	Disaster Mitigation / Assistance	Yes		\$19,999		\$19,999		\$19,999	\$0.00	\$0.00	\$0.00	0
3	OOR - Emergency Repair	Yes	1	\$20,000	1	\$20,000	1	\$20,000	\$60,000.00	\$0.00	\$60,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		18		19		28		\$1,940,000.00	\$0.00	\$1,940,000.00	65
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	Construction	Without Construction	Total	Units
14, 21	Rental Preservation / Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
13, 23, 26	Rental Assistance	No		\$14,500		\$7,500			\$0.00	\$0.00	\$0.00	0
16	Disaster Mitigation / Assistance	Yes		\$15,000		\$15,000		15000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees			\$ 215,133		10%		OK					
Home Ownership Counseling			\$ -									
Total All Funds			\$ 2,155,133		This total is over the allocation and will require less than the maximum amount be awarded per applicant							

Set-Asides

Percentage Construction/Rehab (75% requirement)	90.1%	OK
Homeownership % (65% requirement)	90.1%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 930,000 43.2%	OK
Low Income (30% requirement)	\$ 700,000 32.5%	OK
Moderate Income	\$ 310,000 14.4%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
Escambia County / City of Pensacola												
Estimated Funds (Anticipated allocation only):			\$ 3,105,938									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	3	\$45,000	5	\$32,500	10	\$20,000	\$497,500.00	\$0.00	\$497,500.00	18
4	Demolition / Reconstruction	Yes	2	\$200,000	2	\$200,000			\$800,000.00	\$0.00	\$800,000.00	4
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	5	\$75,000	4	\$75,000			\$675,000.00	\$0.00	\$675,000.00	9
3	OOR - Accessibility	Yes	7	\$10,000					\$70,000.00	\$0.00	\$70,000.00	7
10	New Construction	Yes		\$200,000	3	\$200,000			\$600,000.00	\$0.00	\$600,000.00	3
5	Disaster Mitigation / Assistance	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
3	OOR Emergency Repair	Yes	2	\$25,000	2	\$25,000	2	\$25,000	\$150,000.00	\$0.00	\$150,000.00	6
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		19		16		12		\$2,792,500.00	\$0.00	\$2,792,500.00	47
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	Construction	Without Construction	Total	Units
14,21	Rental Preservation / Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
13,23,26	Rental Assistance	No		\$14,500		\$7,500			\$0.00	\$0.00	\$0.00	0
16	Disaster Mitigation / Assistance	Yes		\$15,000		\$15,000		15000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 310,593		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds				\$ 3,103,093		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.9%	OK
Homeownership % (65% requirement)		89.9%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 1,030,000	33.2%	OK
Low Income (30% requirement)	\$ 1,512,500	48.7%	OK
Moderate Income	\$ 250,000	8.0%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

Name of Local Government:		Escambia County / City of Pensacola										
Estimated Funds (Anticipated allocation only):		\$ 3,105,938										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
2	Purchase Assistance	Yes	3	\$45,000	5	\$32,500	10	\$20,000	\$497,500.00	\$0.00	\$497,500.00	18
4	Demolition / Reconstruction	Yes	2	\$200,000	2	\$200,000			\$800,000.00	\$0.00	\$800,000.00	4
3, 6	Owner Occupied Rehabilitation (OOR)	Yes	5	\$75,000	4	\$75,000			\$675,000.00	\$0.00	\$675,000.00	9
3	OOR - Accessibility	Yes	7	\$10,000					\$70,000.00	\$0.00	\$70,000.00	7
10	New Construction	Yes		\$200,000	3	\$200,000			\$600,000.00	\$0.00	\$600,000.00	3
5	Disaster Mitigation / Assistance	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
3	OOR Emergency Repair	Yes	2	\$25,000	2	\$25,000	2	\$25,000	\$150,000.00	\$0.00	\$150,000.00	6
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		19		16		12		\$2,792,500.00	\$0.00	\$2,792,500.00	47
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	Construction	Without Construction	Total	Units
14, 21	Rental Preservation / Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
13, 23, 26	Rental Assistance	No		\$14,500		\$7,500			\$0.00	\$0.00	\$0.00	0
16	Disaster Mitigation / Assistance	Yes		\$15,000		\$15,000		15000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 310,593		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds				\$ 3,103,093		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		89.9%	OK
Homeownership % (65% requirement)		89.9%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 1,030,000	33.2%	OK
Low Income (30% requirement)	\$ 1,512,500	48.7%	OK
Moderate Income	\$ 250,000	8.0%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

CITY OF PENSACOLA

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 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



Grover C. Robinson IV, Mayor

Witness


Type Name and Title

Date

OR



Attest:

(Seal)

RESOLUTION
NO. 2022-032

A RESOLUTION
TO BE ENTITLED:

A RESOLUTION OF THE CITY OF PENSACOLA, 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; PROVIDING FOR 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, and 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 five percent (5%) of the local housing distribution plus five percent (5%) 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 ten percent (10%) of the local housing distribution plus five percent (5%) of program income deposited into the trust fund; and

WHEREAS, City of Pensacola Housing Department and Escambia County Neighborhood and Human Services Department, Neighborhood Enterprise Division have jointly prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the City Council finds that it is in the best interest of the public for the City of Pensacola to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds;

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PENSACOLA, FLORIDA:

SECTION 1: The City Council of the City of Pensacola, Florida hereby approves the Escambia/Pensacola 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: 2022/2023, 2023/2024, and 2024/2025.

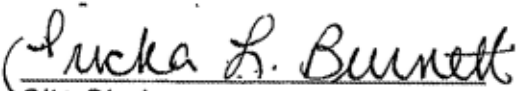
SECTION 2: The Mayor of the City of Pensacola, or his designee, is hereby authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan and to do all things necessary and proper to carry out the terms and conditions of said program.

SECTION 3: This resolution shall become effective on the fifth business day after adoption, unless otherwise provided pursuant to Section 4.03(d) of the City Charter of the City of Pensacola.

Adopted: April 14, 2022

Approved: 
President of City Council

Attest:


City Clerk

**Escambia County
Clerk's Original**

4/21/2022 CABII-3

RESOLUTION NUMBER R2022- 49

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ESCAMBIA COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, §§ 420.907-420.9079, FLORIDA STATUTES, AND CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN AND/OR INTERIM COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; 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, §§ 420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan (LHAP) 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 LHAP; and

WHEREAS, as required by § 420.9075(7), Florida Statutes, 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 LHAP; 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 § 120.52(19), Florida Statutes, 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; and

WHEREAS, the Economic and Community Development Department has prepared a three-year LHAP for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public for Escambia County to submit the LHAP 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 ESCAMBIA COUNTY, FLORIDA, AS FOLLOWS:

Section 1: The foregoing recitals are true and correct and incorporated herein by reference.

Section 2: The Board of County Commissioners of Escambia County, Florida hereby approves the Escambia/Pensacola Local Housing Assistance Plan, as attached and incorporated hereto, for submission to the Florida Housing Finance Corporation as required by §§ 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, and 2024-2025.

Section 3: The Chairman of the Board of County Commissioners and/or the Interim County Administrator (or his designee) are hereby designated and authorized to execute any documents and

Date: 4/21/2022 Verified By: K. Crawley

CERTIFIED TO BE A TRUE COPY OF THE ORIGINAL ON FILE IN THIS OFFICE
 WITNESS MY HAND AND OFFICIAL SEAL
 PAM CHILDERS
 CLERK OF THE CIRCUIT COURT & COMPTROLLER
 ESCAMBIA COUNTY, FLORIDA
 BY: [Signature] D.C.
 DATE: 4/22/2022


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 4: This Resolution shall take effect immediately upon its adoption by the Board of County Commissioners.

ADOPTED this 21st day of April, 2022.

Date Executed
4/21/2022

BOARD OF COUNTY COMMISSIONERS
ESCAMBIA COUNTY, FLORIDA


By: Jeff Bergosh, Chairman

Approved as to form and legal sufficiency.

By/Title: Kristin D. Hual, DCA

Date: 04-08-2022

ATTEST: PAM CHILDERS
Clerk of the Circuit Court

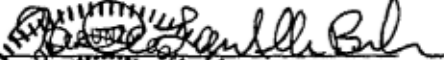
By: 
Deputy Clerk



EXHIBIT F – ORDINANCE

There has been no change to the original ordinance.

**Escambia County
Clerk's Original**

03/03/2022 CARI-4



CERTIFIED TO BE A TRUE COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
PAM CHILDERS
CLERK OF THE CIRCUIT COURT & COMPTROLLER
ESCAMBIA COUNTY, FLORIDA
BY: Hester S. Melony D.C.
DATE: 4-28-2022

**INTERLOCAL AGREEMENT BETWEEN THE ESCAMBIA COUNTY
BOARD OF COUNTY COMMISSIONERS AND THE CITY OF PENSACOLA
RELATING TO THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM**

THIS INTERLOCAL AGREEMENT is made and entered into by and between ESCAMBIA COUNTY, a political subdivision of the State of Florida, acting by and through its Board of County Commissioners (the "County"), and the CITY OF PENSACOLA, a municipal corporation created and existing under the laws of the State of Florida, acting by and through its City Council (the "City").

WITNESSETH:

WHEREAS, the County and the City have legal authority to perform general government services within their respective jurisdiction; and

WHEREAS, the County and the City are authorized by §163.01, Florida Statutes, to enter into Interlocal Agreements and thereby cooperatively utilize their powers and resources in the most efficient manner possible; and

WHEREAS, the William E. Sadowski Affordable Housing Act (Chapter 92-317, Laws of Florida, incorporated herein by reference) created §§420.907-420.9079 Florida Statutes, the "State Housing Initiatives Partnership ("SHIP") Program" (CSFA #40.901), which authorizes funds in the Local Government Housing Trust Fund (the "Fund") to be distributed to approved counties and eligible municipalities within the county pursuant to an Interlocal Agreement; and

WHEREAS, Escambia County is an approved County and the City of Pensacola is an eligible municipality within the County; and

WHEREAS, the County and the City desire to jointly utilize SHIP allocations pursuant to this Agreement; and

WHEREAS, the County and the City have determined that SHIP Program funds can be more effectively and efficiently utilized and managed through an Interlocal Agreement.

NOW, THEREFORE, for and in consideration of the mutual covenants and agreements hereinafter set forth, the parties hereto agree as follows:

1. The recitals contained in the preamble of this Agreement are declared to be true and correct and are hereby incorporated in this Agreement.
2. The County and the City do hereby agree that the SHIP Program funds which are to be distributed to the County and City as provided in §420.9073, Florida Statutes, shall be allocated jointly to the County and City for purposes identified in the mutually approved Escambia/Pensacola Local Housing Assistance Plan (LHAP). The implementation of SHIP Program activities shall be undertaken cooperatively by the County, through its Neighborhood Enterprise Division, and the City, through its Housing Department, in accordance with the Terms and Conditions provided in **Exhibit I**, attached hereto and incorporated herein.
3. Unless earlier terminated pursuant to other provisions of this Agreement, the term of this Agreement shall run concurrent with the distribution of SHIP Program funds which are allocated jointly to the County and the City and shall continue for the duration of the 2022-2025 LHAP.
4. The County and the City direct the Florida Housing Finance Corporation (the "Corporation") to distribute and allocate the SHIP Program funds in accordance with this Interlocal Agreement and authorize

Verified By: K Knowlby

Date: 04/08/22

the Corporation to rely on the County's and the City's stated intent and their authority to execute this Agreement.

5. The SHIP Program funds so distributed will be deposited in a single depository trust fund account created and managed by Escambia County, which shall be administered by the Finance Division of the Office of the Clerk of the Circuit Court. This account shall be known as the Escambia-Pensacola Local Government Housing Trust Fund (hereinafter referred to as "Local Fund"), to which SHIP funds are distributed by the Corporation. The Corporation will be notified of any change in the Local Fund status and the parties agree to have such Local Fund audited annually as required by Chapter 420, Florida Statutes, and Rule 67-37, Florida Administrative Code. Since all distributions from the Local Fund shall be processed by Escambia County, the parties hereto agree that the Comprehensive Single Entity Audit of the accounts and records of the County with respect to SHIP revenues and expenditures shall constitute the audit for the Interlocal Entity as described in the SHIP Regulations. The parties hereto agree that the Local Fund may be allocated a pro-rata charge by the County based upon the cost of the independent audit.

6. During the term of this Agreement, neither party shall jeopardize the other party's right to receive its allocation from the Local Fund.

7. The parties to this Agreement have both adopted an Affordable Housing Incentive Plan and mutually understand that the relevant law requires the continuing monitoring and implementation of said Plan for the purpose of enhancing and providing affordable housing. Both parties agree to cooperate in ensuring that the requirements and spirit of applicable law are satisfied.

8. Neither party shall use any revenues distributed and allocated for purposes other than those authorized by §420.9072(7), Florida Statutes, or as stipulated in Florida Administrative Rule 67-37, Florida Administrative Code.

9. If at any time during the term of this Agreement, the County or the City believe that the intent of the parties as set forth herein is not being accomplished or that the terms of this Agreement are not fair, such entity may, upon providing ninety (90) days written notice, renegotiate the terms and provisions of this Agreement to be effective on the first day of the next fiscal year. If the parties are unable to renegotiate the terms and provisions of this Agreement prior to the commencement of the next fiscal year, this Agreement shall terminate and be of no further force or effect as to either party and the funds shall be allocated as provided by law.

10. If either party shall cease to be eligible for allocation and distribution of Local Government Housing Trust Fund monies, such party's allocation of the funds shall remain in the Local Fund to be used by the Corporation.

11. The parties to this Agreement shall cooperatively prepare and submit a single consolidated annual report incorporating all activities undertaken with SHIP funds in compliance with reporting provisions of Rule 67-37, Florida Administrative Code.

12. The parties acknowledge that this Agreement and any related financial records, audits, reports, plans, correspondence, and other documents may be subject to disclosure to members of the public pursuant to Chapter 119, Florida Statutes, as amended. In the event a party fails to abide by the provisions of Chapter 119, Florida Statutes, the other party may, without prejudice to any right or remedy and after giving that party, seven (7) days written notice, during which period the party fails to allow access to such documents, terminate this Agreement.

13. This Agreement shall be governed and construed in accordance with the laws of the State of Florida, and the parties stipulate that venue, for any matter, which is the subject of this Agreement shall be in the County of Escambia.

14. This Agreement shall become effective, after being properly executed by the parties, when filed with the Office of the Clerk of the Circuit Court of Escambia County. The County shall be responsible for such filing.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement on the respective dates under each signature below.

ESCAMBIA COUNTY, a political subdivision of the State of Florida, acting by and through its duly authorized BOARD OF COUNTY COMMISSIONERS

By: [Signature]
Jeff Bergosh, Chairman

Date: 4-28-2022

BCC Approved: 3-3-2022

Escambia County Legal Department Approval:

Approved as to form and legal sufficiency.

By/Title: Kristin D. Hual, DCA

Date: 02-04-2022

City of Pensacola, a municipality chartered in the State of Florida

By: [Signature] for:
Grover C. Robinson, IV, Mayor

2022 APR 28 A 9:36
ESCAMBIA COUNTY, FL

PAM CHILDERS
CLERK & COMPTROLLER
FILED

Attest: Pam Childers
Clerk of the Circuit Court

By: [Signature]
Deputy Clerk

SEAL



ATTEST:
[Signature]
SEAL

APPROVED AS TO CONTENT:

LEGAL IN FORM AND VALID AS DRAWN:

[Signature]
Marcie Whitaker, Pensacola Housing

[Signature]
City Attorney

**EXHIBIT I
TERMS AND CONDITIONS
SHIP PROGRAM IMPLEMENTATION**

1. **AFFORDABLE HOUSING ADVISORY COMMITTEE:** The County and the City agree to jointly establish and staff the Affordable Housing Advisory Committee (AHAC) in accordance with the provisions of §420.907-9079, Florida Statutes. Each local government will appoint an elected official to serve on the AHAC. The City also shall solicit and appoint a representative from the City of Pensacola Planning Board and a citizen who resides in the City of Pensacola. All other appointees to the AHAC shall be solicited by the County. The City Council may nominate appointees for the remaining representative positions through the County's solicitation process. All appointments will be jointly approved by the Board of County Commissioners and the City Council.
2. **MORTGAGE/LIEN RELEASES:** Requests for payoffs and mortgage/lien cancellations should be directed to the County if the property is located within the unincorporated areas of the County or to the City if the property is located within the City limits. The preparation of mortgage/lien cancellations shall be prepared by the local jurisdiction in which the property is located and signed by the chief elected official. Any funds to be returned to the SHIP program shall be deposited into the Local Fund. All program income shall be used in accordance with SHIP program guidelines.
3. **MONITORING:** The City will provide files to the County as requested and required for monitoring of the SHIP Program by County auditors and/or the Florida Housing Finance Corporation or its agents.
4. **ANNUAL REPORTS:** The County will serve as the primary agent for preparation and submission of online annual report to Florida Housing Finance Corporation. The City will provide supporting information as required for the County to complete the annual report.
5. **PROJECT SELECTION:** County and City staff will jointly identify projects for funding in accordance with the strategies presented in the Local Housing Assistance Plan. Projects will be solicited and awarded in accordance with and through the County's Purchasing Department procedures with City representation on selection committees as appropriate. Agreements will be presented to the County for approval.
6. **LOCAL GOVERNMENT VERIFICATION OF CONTRIBUTION:** If approved by Board action, the County Administrator will sign the Local Government Verification of Contribution forms certifying the commitment of local SHIP funds for applicants responding to Request for Applications through the Florida Housing Finance Corporation for housing development project financing.
7. **HOUSING STRATEGY ADMINISTRATION:**
 - a. The County and the City will administer the replacement housing and housing repair strategies for their respective jurisdictions. The City may choose to have the County reimburse for eligible SHIP expenses within the City limits or may directly pay the contractor provided that all County/LHAP requirements have been met.
 - b. The City will serve as primary administrator for the homebuyer program county-wide. Applications will be submitted to the City Housing Department and complete application packets will be submitted to the County for review and processing of checks for closing.