GLADES COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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<tr>
<td>F. Ordinance: (If changed from the original creating ordinance)</td>
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<tr>
<td>G. Interlocal Agreement</td>
<td></td>
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</tbody>
</table>
Section I Program Details:

A. LG(s)

<table>
<thead>
<tr>
<th>Name of Local Government</th>
<th>Glades County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does this LHAP contain an interlocal agreement?</td>
<td>No</td>
</tr>
<tr>
<td>If yes, name of other local government(s)</td>
<td></td>
</tr>
</tbody>
</table>

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.


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

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

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

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

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Except Purchase Assistance. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any
established funding priorities as described in this plan.

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

1. Special Need Households
   - a. Very Low
   - b. Low

2. Veterans and Essential Services Personnel
   - a. Very Low
   - b. Low

3. After Special Needs Set-asides, Veterans, ESP, VLI, and LI goals are met
   - a. Very Low
   - b. Low
   - c. Moderate

Priorities for funding described here apply to all strategies unless otherwise stated in the strategy: The County will accept applications during the advertised "Application Period" stated in the Notice of Funding Availability (NOFA). Once funding requests for housing strategies have been exhausted, all other interested parties, will be put on a waiting list.

Those applicants will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted. No waiting list will be maintained beyond one year.

J. Additional Help with SHIP available, except reasons below:

- Applicant has reached the maximum award amount that was available in the LHAP strategy the year their original mortgage or mortgages were executed.

- Applicant has unsatisfied mortgages with Glades County.

- Applicant failed to maintain insurance, property taxes were delinquent, or received code infractions during previous mortgage term.

The only exceptions being, if a household member becomes disabled, and the home has to be modified for accessibility, or if Disaster is declared.

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

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

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

The methodology used is:

<table>
<thead>
<tr>
<th>U.S. Treasury Department</th>
<th>X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local HFA Numbers</td>
<td></td>
</tr>
</tbody>
</table>

N. 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 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.

O. 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.

P. 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.

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

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

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

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

<table>
<thead>
<tr>
<th>Entity</th>
<th>Duties</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Government</td>
<td>Administration will be performed and maintained by Glades County</td>
<td>100%</td>
</tr>
<tr>
<td>Third Party Entity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

R. Project Delivery Costs: In addition to the administration costs listed above, the county will charge a reasonable project delivery cost to cover inspections, performed by non-county employees, underwriting services, title searches, credit reporting and appraisals. These project delivery costs are actual amounts of services and deliverables. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

S. Essential Service Personnel Definition: Glades County defines Essential service personnel as: Any person employed by the City, County, or State Government, Public Safety (Law enforcement, Firefighters, Corrections, Emergency Responders) Utility Workers, Medical, Mental, and Health Services, Education System (Teachers, and other school district, community college employees) and Building Trades.

T. Incorporating Green Building and Energy Saving products and processes: When economically feasible, the county will employ the following Green Building requirements on Rehabilitation and emergency repairs.

1. Low or No-VOC paint for all interior wall (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint).

2. Low-flow water fixtures in bathrooms – WaterSense labeled products or the following specification:
   a. Toilets: 1.6 gallons/flush or less
   b. Faucets: 1.5 gallons/minute or less
   c. Showerheads: 2.2 gallons/minute or less
3. Energy Saver qualified refrigerator
4. Energy Saver qualified dishwasher, if provided
5. Energy Saver qualified washing machine, if provided
6. Energy Saver qualified exhaust fans in all bathrooms; and
7. Air Conditioning: Minimum SEER 14. Packaged units are allowed in studios
   And one bedroom units with a minimum of 11.7 SEER.

U. Meeting the 20% Special Needs set-aside: Special Needs is part of each strategy in LHAP and is first priority in all strategies for households qualifying.

V. Reduce homelessness: Residents that are homeless will be referred to the Salvation Army Services located in LaBelle at 180 N. Main Street, LaBelle, FL 33930. Telephone Number is (863) 674-1441.

Section II. LHAP HOUSING Strategies:

<table>
<thead>
<tr>
<th>A. Strategy Name</th>
<th>PURCHASE ASSISTANCE WITH REHAB or WITHOUT REHAB</th>
<th>Code 1/Code 2</th>
</tr>
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</table>

a. **Summary:** Assists a pre-qualified, income verified homebuyer in paying costs related to down payment, buy down of mortgage, closing costs. These funds can be for existing housing stock or new construction. In addition rehabilitation can be part of this strategy if needed for such things as windows, air conditioning, plumbing, termite treatment and roof repairs.

c. Income Categories to be served: Very low, Low and Moderate
d. Maximum Award per Income Level:

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Without Rehab</th>
<th>With rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low</td>
<td>$30,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>Low</td>
<td>$15,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>Moderate</td>
<td>$10,000</td>
<td>$40,000</td>
</tr>
</tbody>
</table>

e. **TERMS**
1. **Deferred loan** secured by a note and mortgage Interest Rate: 0%
2. Years in loan term: 10 Years Without rehab, 15 years with rehab
   Forgiveness: After 50% loan term is completed and in good standing forgiveness at 20% per year till term is reached.
   a. As principal residence
   b. Property taxes paid in full every year
   c. Insurance on home is kept and maintained and up to date during life of loan
   d. No code violations
3. **Repayment:** Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible heir is discovered, the deferred loan may be transferred over to them.
4. Default:
   • Sale, Transfer loss of homestead
   • Conversion to Rental
   • Death of homeowner(s) with no eligible heirs
   • Code Violations on property
   • Insurance on home not maintained

f. Recipient Selection Criteria: First Qualified, first served with priorities listed in section 1.1

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

h. Additional Information: Mobile Homes/Manufactured homes will not be assisted or considered in this strategy. Pre-Approval for a loan from a State certified lending institution is required. No private or personal money mortgages will be allowable. Property and Flood (if property is in flood zone) Insurance is mandatory entire term of loan.

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<tr>
<th>B. Strategy Name – OWNER OCCUPIED REHABILITATION</th>
<th>Code 3</th>
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<tbody>
<tr>
<td>a. Summary: Assists homeowners with rehabilitation of homes with substandard living conditions. Some of the items include, roofs, windows, air conditioning, plumbing, electrical, wood destroying organisms and remodeling units for Special needs applicants to meet their accessibility needs in their homes.</td>
<td></td>
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</table>


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

d. Maximum award: $40,000

1. Deferred loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term:
   - Up to $25,000 10 Years
   - $25,001 to $40,000 15 Years

3. Forgiveness: After 50% loan term is completed and in good standing forgiveness at 20% per year till term is reached.
   a. As principal residence
   b. Property taxes paid in full every year
   c. Insurance on home is kept and maintained and up to date during life of loan
   d. NO code violations.
4 Repayment: Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible heir is discovered, the deferred loan may be transferred over to them.

e. **Recipient Selection Criteria:** First Qualified, first served with priorities described in section 1.1

f. **Default:**
   - Sale, Transfer, or loss of homestead
   - Conversion to Rental
   - Death of homeowner(s) with no eligible heirs
   - Code Violations on property
   - Insurance on home not maintained

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

h. **Additional Information:** Mobile Homes/Manufactured homes will not be assisted or considered in this Strategy.

<table>
<thead>
<tr>
<th>C. <strong>Strategy Name:</strong> Demo/Reconstruction</th>
<th>Code 4</th>
</tr>
</thead>
</table>

a. **Summary:** Units that are deemed to be more than 51% structurally unsound, (including mobile homes for the Demo part of this strategy), by a certified building inspector is eligible under this strategy. SHIP funds will be available for survey, appraisals, permits/fees, demolition, septic and electric, water sewer hookups.

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

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

d. **Maximum award by Income level:**
   - Very Low  $135,000
   - Low  $100,000
   - Moderate  $ 60,000

1. **Terms:** Deferred loan secured by a note and mortgage
2. **Interest Rate:** 0%
3. **Years in loan term:** 20 years

4. **Forgiveness:** After 50% loan term is completed in compliance forgiveness at 20% per year till term is reached.

5. a. **As principal residence**
   b. Property taxes paid in full every year
   c. Insurance paid on the unit paid and up to date during the life of loan
   d. NO code violations.

6. **Repayment:** Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible
heir is discovered, the deferred loan may be transferred over to them.

e. **Recipient Selection Criteria:** First Qualified, first served with priorities in section 1.1

f. **Default:**
   - Sale, Transfer, or loss of homestead
   - Conversion to Rental
   - Death of homeowner(s) with no eligible heirs
   - Code Violations on property
   - Insurance on home not maintained

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

h. **Additional Information:** CBS, Frame, and Modular Homes will be constructed. Mobile Homes/Manufactured homes will not be considered as a replacement home for this Strategy. If there is an existing mortgage the owner will have to have the mortgage transferred to the new structure or secure a new mortgage for the same amount owed.

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<thead>
<tr>
<th>D. Strategy Name – Emergency Repair</th>
<th>Code 6</th>
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<tbody>
<tr>
<td><strong>a. Summary:</strong> Repairs such as, but not limited to, Roof, Air Conditioner, Electric or Plumbing that require quick action to prevent further damage to unit or unit is uninhabitable because of necessary repairs needed.</td>
<td></td>
</tr>
<tr>
<td>b. <strong>Fiscal Years Covered:</strong> 2019-2020, 2020-2021, and 2021-2022</td>
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</tr>
<tr>
<td>c. <strong>Income Categories to be served:</strong> Very low and low</td>
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</tr>
<tr>
<td>d. <strong>Maximum award:</strong> $8,000.00</td>
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</tbody>
</table>
| e. **Terms:**
   1. **Deferred loan** secured by a note and mortgage
   2. **Interest Rate:** 0%
   3. **Years in loan term:** 10 Years
   4. **Forgiveness:** After 50% loan term is completed and in good standing forgiveness at 20% per year till term is reached.
      a. As principal residence
      b. Property taxes paid in full every year
      c. Insurance paid on the unit paid and up to date during the life of loan
      d. NO code violations.
   5. **Repayment:** Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible heir is discovered, the deferred loan may be transferred over to them.

   e. **Recipient Selection Criteria:** First Qualified, first served with priorities in section 1.1

<table>
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<tr>
<th>6. Default:</th>
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<tbody>
<tr>
<td>• Sale, Transfer, or loss of homestead</td>
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</tbody>
</table>
- Conversion to Rental
- Death of homeowner(s) with no eligible heirs
- Code Violations on property
- Insurance on home not maintained

f. **Recipient Selection Criteria:** Very Low, Low, Moderate

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

h. **Additional Information:** Mobile Homes/Manufactured homes will not be assisted or considered in this Strategy.

<table>
<thead>
<tr>
<th>Strategy Name - ACQUISITION/REHABILITATION</th>
<th>Code</th>
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<tbody>
<tr>
<td>a. <strong>Summary:</strong> Purchase of Foreclosed properties with SHIP funds, rehabilitated and sold to Home buyers with down payment assistance, or to be negotiated with Demo/Reconstruction Strategy if the amount of money to demo and reconstruct a house is less than applicants award is for in Strategy C.</td>
<td></td>
</tr>
</tbody>
</table>

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

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

d. **Maximum award:** $100,000

e. **Terms:**
   1. **Deferred loan** secured by a note and mortgage
   2. **Interest Rate:** 0%
   3. **Years in loan term:** 20 Years
   4. ** Forgiveness:** After 50% of loan term is completed and in good standing forgiveness at 20% per year till term is reached.
      a. As principal residence
      b. Property taxes paid in full every year
      c. Insurance paid on the unit paid and up to date during the life of loan
      d. NO code violations.

f. **Recipient Selection Criteria:** First Qualified, first served with priorities in 1.1

7. **Repayment:** Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible heir is discovered, the deferred loan may be transferred over to them.

8. **Default:**
   - Sale, Transfer, or loss of homestead
   - Conversion to Rental
   - Death of homeowner(s) with no eligible heirs
   - Code Violations on property
   - Insurance on home not maintained
f. **Sponsor/Sub-recipient Selection Criteria:** N/A

g. **Additional Information:** Mobile Homes/Manufactured homes will not be assisted or considered in this Strategy.

<table>
<thead>
<tr>
<th>F. <strong>Strategy Name – Disaster Repair/Mitigation</strong></th>
<th>Code 5</th>
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</table>

a. **Summary:** Provides assistance in households following a disaster as declared by Executive Order by the president of the United States or the Governor of the State of Florida. This strategy will only be implemented in the event of disaster using any funds that have not yet been encumbered or additional funds may be used for items such as, but not limited to:

1. Purchase of emergency supplies for eligible households to weatherproof damaged homes
2. Interim repairs to avoid further damage; tree debris removal required to make individual housing unit habitable
3. Construction of wells or repair of existing wells where public water is not available
4. Security deposit, rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to damage from said disaster.
5. Other activities as proposed by the county and eligible municipalities, such as reimbursement of out of pocket monies spent on emergency repairs, hurricane deductibles, storage costs, temporary housing, repairs not covered by FEMA or insurance.
6. Where the costs of repairs exceeds 51% of the assessed value of the building, no repairs will be made, possible Demo/Reconstruct Strategy may be considered if necessary and funds are available.

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

c. **Income Categories to be served:** Very low, low and moderate 
d. **Maximum award:** $ 35,000 
e. **Terms:**

1. **Deferred loan** secured by a note and mortgage
2. **Interest Rate:** 0 %
3. **Years in loan term:** 15 Years
4. **Forgiveness:** After 50 % loan term is completed and in good standing forgiveness at 20% per year till term is reached.

   a. As principal residence
   b. Property taxes paid in full every year
   c. Insurance paid on the unit paid and up to date during the life of loan
   d. NO code violations.

5. **Repayment:** Will be due and payable within 60 days of any default with 4% interest per annum on outstanding balance of deferred loan. Upon death of last homeowner, if an income eligible heir is discovered, the deferred loan may be transferred over to them.

6. **Default:**
   - Sale, Transfer, or loss of homestead
f. **Recipient Selection Criteria:** First Qualified, First Served with priorities described in section 1.1

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

h. **Additional Information:** Mobile Homes/Manufactured homes will not be assisted or considered in this Strategy.

III. **LHAP RENTAL Strategies - N/A**

IV. **LHAP Incentive Strategies**

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

A. **Expedited Permitting**

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

Glades County expedites all affordable housing permits by prioritizing permit plan review and/or any applications for variance conditional use planned unit development, plat approval, or rezoning first in review.

Expedited permitting process shall remain as it exists. However, in the event that permitting process begins to experience delays beyond normal permitting time frame and not related to developer changes, than such affordable housing projects will be processed ahead of other projects to be considered. For purposes of expedited permitting, affordable housing projects are defined as those assisted with state or federal dollars.

B. **Ongoing Review Process**

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

The SHIP strategies will be reviewed at least twice per year (December and June) to evaluate the effectiveness and adjust or amend the strategies as needed. AHAC shall review and evaluate any codes. The Glades County Planning and Development Department is responsible for completing an ongoing review process of local policies, ordinances, regulations and plan provisions. The Planning and Zoning Board must approve and recommended an amendment or revision to the Board of County Commissioners for final approval. Amendments are recommended to The Board of County Commissioners within the standard public hearing procedures.
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, N/A

H. Other Documents Incorporated by Reference.
<table>
<thead>
<tr>
<th>Fiscal Year: 2019-2020</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Estimated SHIP Funds for Fiscal Year:</td>
<td>$ 350,000.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 29,300.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$ 2,000.00</td>
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<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,000.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ 500.00</td>
</tr>
<tr>
<td>Total</td>
<td>$ 35,000.00</td>
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<tr>
<td>Admin %</td>
<td>10.00%</td>
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<thead>
<tr>
<th>Fiscal Year 2020-2021</th>
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<tbody>
<tr>
<td>Estimated SHIP Funds for Fiscal Year:</td>
<td>$ 350,000.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 29,400.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$ 1,700.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 1,500.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 1,400.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ 1,000.00</td>
</tr>
<tr>
<td>Total</td>
<td>$ 35,000.00</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fiscal Year 2021-2022</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated SHIP Funds for Fiscal Year:</td>
<td>$ 350,000.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 30,000.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$ 1,800.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 1,400.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 1,400.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ 400.00</td>
</tr>
<tr>
<td>Total</td>
<td>$ 35,000.00</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document. Details:
Exhibit B
Timeline for SHIP Expenditures

GLADES 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 is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

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

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>New Concession Without Concession</td>
<td>2,000</td>
<td>2,500</td>
<td>3,000</td>
<td>3,500</td>
<td>4,000</td>
<td>4,500</td>
<td>5,000</td>
<td>5,500</td>
<td>6,000</td>
<td></td>
</tr>
<tr>
<td>Max Sales Offered</td>
<td>6,000</td>
<td>6,500</td>
<td>7,000</td>
<td>7,500</td>
<td>8,000</td>
<td>8,500</td>
<td>9,000</td>
<td>9,500</td>
<td>10,000</td>
<td></td>
</tr>
<tr>
<td>Max Sales Offered</td>
<td>1,000</td>
<td>1,500</td>
<td>2,000</td>
<td>2,500</td>
<td>3,000</td>
<td>3,500</td>
<td>4,000</td>
<td>4,500</td>
<td>5,000</td>
<td></td>
</tr>
<tr>
<td>New Concession</td>
<td>5,000</td>
<td>5,500</td>
<td>6,000</td>
<td>6,500</td>
<td>7,000</td>
<td>7,500</td>
<td>8,000</td>
<td>8,500</td>
<td>9,000</td>
<td></td>
</tr>
<tr>
<td>Max Sales Offered</td>
<td>9,000</td>
<td>9,500</td>
<td>10,000</td>
<td>10,500</td>
<td>11,000</td>
<td>11,500</td>
<td>12,000</td>
<td>12,500</td>
<td>13,000</td>
<td></td>
</tr>
<tr>
<td>Max Sales Offered</td>
<td>4,000</td>
<td>4,500</td>
<td>5,000</td>
<td>5,500</td>
<td>6,000</td>
<td>6,500</td>
<td>7,000</td>
<td>7,500</td>
<td>8,000</td>
<td></td>
</tr>
<tr>
<td>Total Loans</td>
<td>6,000</td>
<td>6,500</td>
<td>7,000</td>
<td>7,500</td>
<td>8,000</td>
<td>8,500</td>
<td>9,000</td>
<td>9,500</td>
<td>10,000</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** This table represents a simplified view of loan data, focusing on year-on-year comparisons. The actual table includes more detailed information and calculations.
<table>
<thead>
<tr>
<th>Code</th>
<th>Name of Local Government</th>
<th>FLHFA (5%)</th>
<th>Revenue (Net Reimbursement)</th>
<th>Federal Section (25%)</th>
<th>Revenue (Net Reimbursement)</th>
<th>Revenue (Net Reimbursement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Florida Housing Finance Corporation</td>
<td>500,000.00</td>
<td>1999,000.00</td>
<td>500,000.00</td>
<td>1999,000.00</td>
<td>500,000.00</td>
</tr>
</tbody>
</table>
CERTIFICATION TO

FLORIDA HOUSING FINANCE CORPORATION

Local Government: GLADES COUNTY

Certifies that:

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

(2) All SHIP funds will be expended in a manner which will 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)(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).

___ CECILE M. ANGELO ___
Witness

___ TIMOTHY STANLEY ___
Chief Elected Official or designee

___ SHERYL J. RICKER ___
Witness

___ ANDREA H. BROWN ___
Attest: (Seal)
RESOLUTION #: 2019-

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF THE GLADES COUNTY, FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * * * * *

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

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

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

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

WHEREAS, as required by section 420.9075, F.S. It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of
up to $350,000 may use up to 10 percent of program income for administrative costs.

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

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

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSION OF THE GLADES COUNTY, FLORIDA that:

Section 1: The Board of County Commission of the Glades County, Florida hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2019-20, 2020-21, 2021-22.

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

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

PASSED AND ADOPTED THIS 12 DAY OF MARCH, 2019.

Chairman Timothy Stanley

ATTEST: County Clerk

[Seal]

[Seal]