

GLADES COUNTY

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	Glades County
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

- a. To meet the housing needs of the very low, low and moderate-income households;
- b.To expand production of and preserve affordable housing; and
- **c.** 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 following 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.
- Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that
 no longer have funding available. Those households on the waiting list will be notified of their status.
 Applicants will be maintained in an order that is consistent with the time completed applications were
 submitted as well as any established funding priorities as described in this plan.



The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

- 1. Special Needs Households
 - a. Very Low
 - b. Low
- 2. Veterans and Essential Service 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. SHIP assistance will be denied for the following reasons:

- **a.** Applicant has reached the maximum award amount that was available in the LHAP strategy the year their original mortgage or mortgages were executed.
- b. Applicant has unsatisfied mortgages with Glades County.
- **c.** Applicant failed to maintain insurance, property taxes were delinquent, or received code infractions during previous mortgage term.
- **d.** The only exceptions being, if a household member becomes disabled, and home has to be modified for handicap accessibility, septic system emergency, or if Disaster is declared and homeowners were affected.
- **e. 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.
- f. 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.



g. 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	

 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.

- i. 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.
- j. 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.
- k. Administrative Budget: A line-item budget is attached as <u>Exhibit A</u>. 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.

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

Entity	Duties	Admin. Fee Percentage
Local Government	Administration will be performed and maintained by	100%
	Glades County	
Third Party Entity/Sub-recipient		

- m. 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.
- n. 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.
- Essential Service Personnel Definition (ESP): ESP includes Local Government employees, teachers and
 educators, other school district employees, community college, and university employees, police and fire
 personnel, health care personnel, utility workers, and skilled building trades personnel.
- p. Describe efforts to incorporate Green Building and Energy Saving products and processes:
 - 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 products with 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
 - (d) Energy Saver qualified refrigerator
 - (e) Energy Saver qualified dishwasher, if provided
 - (f) Energy Saver qualified washing machine, if provided
 - (g) Energy Saver qualified exhaust fans in all bathrooms; and
 - (h) Air Conditioning: Minimum SEER 14, Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 SEER.
- q. Describe efforts to meet the 20% Special Needs set-aside: Special Needs is part of each strategy in <u>LHAP</u> and is first priority in all <u>strategies</u> for households qualifying. Reach out to Nursing and Home care agencies to make them aware of SHIP and see if they have any clients that may benefit from LHAP strategies.
- r. Describe efforts to reduce homelessness: Residents that are homeless will be referred to the Salvation Army Services located in LaBelle at 180 S. Main Street, LaBelle, FL 33935. Telephone number is (863) 674-1441. We also have ALPI located in our Community Development Building that provides rental assistance, and utility assistance for residents in the County.

Section II. Housing Strategies:

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A.	PURCHASE ASSISTANCE	Code	1 & 2

Summary: Funds awarded to applicants who are first time homebuyers who have been pre-approved for a first mortgage with buy down of mortgage, closing costs. Funds can be awarded for existing housing stock or new construction. Rehabilitation can be funded as part of this strategy for windows, air conditioning, plumbing, termite treatment and roof repairs.

- a. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- b. Income Categories to be served: Very low, low and moderate
- c. Maximum award: \$40,000.00

INCOME LEVEL	WITHOUT REHAB	WITH REHAB
Very Low	\$20,000.00	\$40,000.00
Low	\$20,000.00	\$40,000.00
Moderate	\$15,000.00	\$35,000.00

d. Terms:

- 1. **Deferred Forgiven Loan**: secured by a recorded note and mortgage:
- 2. Interest Rate: 0 %
- 3. Years in loan term: 10 years, with or without rehab
- 4. Forgiveness: After 50% of loan term, forgiveness at 20% per year until full forgiveness is reached.
- e. Recipient/Tenant Selection Criteria: First qualified, first served with priorities in section 1.1



- f. Sponsor Selection Criteria: N/A
- g. Repayment: None due as long as loan is in good standing.
- h. Default:
 - 1. Sale, Transfer, or loss of homestead
 - 2. Conversion to Rental
 - 3. Death of homeowner(s) with no eligible heirs
 - 4. Code violations on property
 - 5. Insurance on home not maintained
- i. Additional Information: Mobile homes constructed after 1994 are eligible.

B. EMERGENCY REPAIR

Code

6

Summary: Funds may be awarded to provide repairs to Roofing, Air Conditioning, Septic and drain field, accessibility to home, plumbing or electric that require immediate remediation. If the bids or proposals exceed the maximum amount, the applicant will be moved to Rehabilitation Strategy.

- a. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- b. Income Categories to be served: Very low, low and moderate
- c. Maximum award: \$15,000.00
- d. Terms:
 - Secured by Grant
 Interest Rate: N/A
 Years in loan term: N/A
 - Forgiveness: N/A
 Repayment: N/A
 Default: N/A
 - e. Additional Information: Mobile Homes constructed after 1994 are eligible.
 - f. Sponsor Selection Criteria: N/A
 - g. Additional Information: Mobile Homes are eligible newer than 1994.

C. DISASTER ASSISTANCE

Code

5 & 16

Summary: The disaster assistance strategy provides funds to households following a disaster or emergency declared by the President of the United States or Governor of the State of Florida. Following are items the SHIP disaster strategy may be used for such as, but not limited to the following: Purchase of emergency supplies for households to weatherproof damaged home. Interim repairs to avoid further damage; tree and debris removal required to make the individuals housing habitable. Construction of wells or repair of existing wells where public water is not available. Security deposit for eligible residents, utility assistance, and other eligible activities as proposed to and by Florida Housing.

- a. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- b. Income Categories to be served: Very low, low and moderate
- c. Maximum award: \$15,000.00
- d. Terms:
 - 1. Secured by a Grant



Interest Rate: N/A
 Years in loan term: N/A

Forgiveness: N/A
 Repayment: N/A

6. Default: N/A

e. Recipient/Tenant Selection Criteria: First qualified, first served with priorities in section 1.1

f. Sponsor Selection Criteria: N/A

g. Additional Information: Mobile Homes are eligible newer than 1994.

D. OWNER OCCUPIED REHABILITATION

Code

3

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. If bids or proposals are exceeding maximum amount, will be brought to the Board of County Commissioners for the exception of additional monies, and possible increase the loan terms to 10 years.

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

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

c. Maximum award: \$35,000.00

d. Terms:

1. Deferred Loan secured by recorded Mortgage and note

2. Interest Rate: N/A

3. Years in loan term: 5 years

- 4. **Forgiveness:** After 1 year of the loan term and loan is in good standing, 25% will be forgiven each year on the anniversary of mortgage, until it is all forgiven
- Repayment: None due as long as loan is in good standing.
- 6. Default:
 - (a) Sale, transfer, or loss of homestead
 - (b) Conversion to Rental
 - (c) Death of homeowner(s) with no eligible heirs
 - (d) Code violations on property
 - (e) Insurance on home not maintained
- e. Recipient/Tenant Selection Criteria: First qualified, first served with priorities listed in section 1.1
- f. Sponsor Selection Criteria: N/A
- g. Additional Information: Mobile home repairs will only be considered if the Mobile unit is built after June 1994, other than the repairs needed, is in reasonably good condition. This will be determined by building inspectors report.



E. FORECLOSURE PREVENTION Code 7

Summary: Funds will be awarded to homeowners who are in arrears on their first mortgage due to an eligible hardship. Funds will be used to pay up to 3 months past due mortgage payments and late fees.

- a. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- b. Income Categories to be served: Very low, low and moderate
- c. Maximum award: \$ 4,500.00
- d. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded with a Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- e. Recipient/Tenant Selection Criteria: This assistance is for households that have recovered from or are experiencing a temporary hardship that resulted in missed mortgage payments. Eligible hardships include but are not limited to: job loss or income reduction, unexpected vehicle or home repairs, illness, sudden medical expenses or death of a family member. All hardships must have occurred within 12 months of application. Applicants will be ranked for assistance based on the priorities described in section with priorities in I.1
- f. Sponsor Selection Criteria: N/A
- g. Additional Information: Applicant's must provide the following:
 - 1. Proof of the arrearage in the form of notification from the mortgage holder or mortgage statement showing past due payment(s).
 - 2. Applicant must provide written statement of a hardship that caused the arrearage.
 - 3. This program is limited to one grant per household per calendar year.
 - 4. Home cannot be a mobile home older than a 1994 nor a Recreational Vehicle
 - 5. The home cannot be under an active foreclosure action.
 - 6. Applicants must provide proof of homeownership.
 - 7. Payments will be paid directly to the mortgage holder.

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.

Glades County SHIP has an agreement with County Building Department, that upon turning in package for permitting identified as SHIP project, will be reviewed immediately before other requests for permits and issued accordingly.



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.

Throughout the funding years, notes are taken in regards to circumstances that have happened in the building industry. This includes local policies, regulation changes, plan provisions that may affect the cost of building. Another factor is the economy and any price increases of common materials that have had impacts on the Construction industry. These are all considered for Strategies and their cost.

C. Other Incentive Strategies Adopted: N/A

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.

Glades County

Fiscal Year: 2022	2-2023	
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	32,690.00
Office Supplies and Equipment	\$	415.00
Travel Per diem Workshops, etc.	\$	1,100.00
Advertising	\$	650.00
Other*	\$	150.00
Total	\$	35,005.00
Admin %		10.00%
		Over Budget
Fiscal Year 2023	3-2024	
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	32,700.00
Office Supplies and Equipment	. \$	600.00
Travel Per diem Workshops, etc.	\$	750.00
Advertising	\$	600.00
Other*	\$	350.00
Total	\$	35,000.00
Admin %		10.00%
		ОК
Fiscal Year 2024	1-2025	1444
Estimated SHIP Funds for Fiscal Year:	\$	350,000.00
Salaries and Benefits	\$	33,000.00
Office Supplies and Equipment	\$	285.00
Travel Per diem Workshops, etc.	\$	1,100.00
Advertising	\$	500.00
Other*	\$	125.00
Total	\$	35,010.00
Admin %		10.00%
		Over Budget

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

Details: 5% of Program income be added to Admin Cost.

Exhibit B Timeline for SHIP Expenditures

Glades County affirms that funds allocated for these fiscal years will (local government) meet the following deadlines:

Fiscal Year	Encumbered	Expended	Interim	Closeout
			Report	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.

		2	ORIDA HOUS	ING FINA	NCE CORPOR	NOLLY					
			HOUSING	DELIVERY	GOALS CHAP	7					
				2022-20	23						
Name of Local Government:											
Estimated Funds (Anticipated allocation only		s	350,000								
Strategies											
Homeownership	Qualifies for 75% set-aside	VU Units	Award	LI Units	Award	Units	Award	Construction	Construction	Total	Units
Purchase Assistance with Rehab	Yes.		\$50,000		\$50,000		\$35,000	\$0.00	\$0.00	\$0.00	
Purchase Assistance without Rehab	No		\$20,000	1	\$20,000		\$15,000	\$0.00	\$20,000.00	\$20,000.00	
Owner occupied rehab	Yes	ţıs	\$35,000	3	\$35,000		\$35,000	\$210,000.00	\$0.00	\$210,000.00	
Disaster Assistance	Yes		\$15,000		\$15,000		\$15,000	\$0.00	\$0.00	\$0.00	
Emergency Repair	Yes	2	\$15,000	2	\$15,000		\$15,000	\$60,000,00	\$0.00	\$60,000.00	
Foreciosure Prevention	No	щ	\$4,500	2	\$4,500	ц	\$4,500	\$0.00	\$18,000.00	\$18,000.00	
								\$0.00	\$0.00	\$0.00	
								90.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	
Total Homeownership		6		œ		1		\$270,000.00	\$38,000.00	\$308,000.00	
Purchase Price Limits:		New	\$ 311,980	Existing	\$ 311,980						
A A A A A A A A A A A A A A A A A A A		ę		ě							
Code Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	Ll Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
								\$0.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	-
								\$0.00	\$0.00	\$0.00	
								\$0.00	\$0.00	\$0.00	
Total Rental		0		0	-	0		\$0.00	\$0.00	\$0.00	10/00/00/00/00
		Notice Control of		SECONDIES.		SOCIATION					
Administration Fees		\$	35,000		10%		ě			7-4	
Home Ownership Counseling		45		35000000						No.	
Total All Funds		40	343,000	0K							
				Set-Asia	les						
Percentage Construction/Rehab (75% requirement)		77.	1%		ş						
Homeownership % (65% requirement)		88.	0%		ę						
Rental Restriction (25%)		0.0	7%		OK						
ow income (30% requirement)		\$ 139,500	39.9%		0X						
Low Income (30% requirement)		Ŀ	46.9%		ç						
rate Income			1.0%	100 SEC. 2000		300000000000000000000000000000000000000					
	Code Strategies	re of Local Government: Funds (Anticipated allocation only): Strategies Strategies Oualifies for 75% set-aside rehab Yes rece Yes rehab Yes vention Rental Qualifies for 75% set-aside Yes once Yes	re of Local Government: Funds (Anticipated allocation only): Strategies Outlifies for VLI Units Ince without Rehab Ince w	re of Local Government: Funds (Anticipated allocation only): Strategies Outlifies for VLI Units ance without Rehab I rehab I rehab Ves I rehab I remain (75% requirement) Fees F	re of Local Government: Funds (Anticipated allocation only): Strategies Outlifies for VLI Units Ince without Rehab Ince w	re of Local Government: Funds (Anticipated allocation only): Strategies Outlifies for VLI Units Ince without Rehab Ince w	PLORIDA HOUSING FINANCE CORPORATION PROVISING FINANCE CORP	FLORIDA HOUSING FINANCE CORPORATION HOUSING FINANCE CORPORATIO	FLORIDA HOUSING FINANCE CORPORATION FROM	FLORIGA HOLISMOS ENIVANCE CORPORATION FLORIGA FOLIA CORPORATION FLORIGA HOLISMOS ENIVANCE CORPORATION FLORIGA HOLISMOS FLORIGA H	Public P

Name of Local Sourcements Same of Local Sourcements								0.0%	Н		Moderate Income	Mode
Name of Local Governments Section only Section Section only Sectio						9		62.18	П		ow monte (20% requirement)	very
Name of Local Government						2			194 50		Resultation (2006)	Kenta
Name of Local Government						OK.		0%	0.		Pactriction (25%)	Denty
						웃		.6%	99		ownership % (65% requirement)	Home
Procedure Proc						ě		20,	90		ntage Construction/Rehab (75% requirement)	Percer
Name of Local Government: Stationard All Indication only: Stationard		(H)				8	Set-Asid					
Name of Local Government: S SS0,000 SS							OX.	348,500	s		Total All Funds	
Name of Local Government: S SSA,000 SS									\$		Home Ownership Counseling	
Name of Local Government: S SS,000 SS,00				2		3%		1	*		Administration Fees	Ţ
Name of Local Government: Section 2									28888222222			2000
Name of Local Government: Statistical Go	\$0.00	\$0.00	\$0.00		o		0		0		Total Rental	
Name of Local Government: Settlemeted Funds (Audicipated allocation only): Settlemeted Funds (Audicipated Audicipated Audic	\$0.00	\$0.00	\$0.00									
Name of Local Government:	\$0.00	\$0.00	\$0.00									
Name of local Government: HOUSING FINANCE CORPORATION	\$0.00	\$0.00	\$0.00									
Name of Local Government: Stational Funds	\$0.00	\$0.00	\$0.00									
Name of Local Government: S 390,000 Max. SHIP Construction S15,000 S15,0	90.00	\$0.00	\$0.00									
Name of Local Government: S 350,000 S Max. SHIP Max. S	\$0.00	\$0.00	\$0.00		L							
Name of Local Government: S 350,000 S235,000	Total	Without Construction	Construction	Max. SHIP Award	Units	Max. SHIP Award	II Units	Max. SHIP Award	VU Units	Qualifies for 75% set-aside		Code
Name of Local Government: S 350,000 State of Local Government: Strategies Qualifies for Purchase Assistance without Rehab Yes S40,000 Max. SHIP							OK		QK			
Name of Local Government: S 350,000 Strategies Homeownership Val Units Strategies Homeownership Val Units Strategies Val Uni						1	Existing	311,980	New		rchase Price Limits:	Pu
HOUSING PILANCE CORPORATION FORMS HOUSING PILANCE CORPORATION HOUSING PILANCE CORPORATION HOUSING DELIVERY GOALS CHART HOUSING DELIVERY GOALS C	\$348,500.00	\$33,500.00	\$315,000.00		٥	-	10		7		Total Homeownership	
FLORIDA HOUSING FINANCE CORPORATION FLORIDA HOUSING DELIVERY GOALS CHART FLORIDA HOUSING D	\$0.00	\$0.00	\$0.00									
Name of Local Government: S 350,000 S13,000 S1	\$0.00	\$0.00	\$0.00								And the state of t	
FLORIDA HOUSING FINANCE CORPORATION FLORIDA HOUSING FINANCE CORPORATION FLORIDA HOUSING FINANCE CORPORATION FLORIDA HOUSING FINANCE CORPORATION FESTIMENT FLORIDA HOUSING DELIVERY GOALS CHART FLORIDA	\$0.00	\$0.00	\$0.00									
HOUSING FINANCE CORPORATION HOUSING FINANCE CORPORATION	\$0.00	\$0.00										.
FLORIDA HOUSING FINANCE CORPORATION	\$13,500.00	\$13,500,00		\$4,500		\$4,500	2	\$4,500	1	No	Foreciosure Prevention	7
FLORIDA HOUSING FINANCE CORPORATION	\$105,000.00	\$0.00		\$15,000		\$15,000	3	\$15,000	4	Yes	Emergency Repair	6
FLORIDA HOUSING FINANCE CORPORATION	\$0.00	\$0.00		\$15,000		\$15,000		\$15,000		Yes	Disaster Assistance	v
Name of Local Government: Strategies Qualifies for Homeownership Purchase Assistance with Rehab No \$20,000 1 \$20,000 \$15,000 \$20,000 \$	\$210,000.00	\$0.00		\$35,000		\$35,000	4	\$35,000	2	Yes	Owner occupied rehab	Ψ
Name of Local Government:	\$20,000.00	\$20,000.00		\$15,000		\$20,000	1	\$20,000		No	Purchase Assistance without Rehab	CO
HOUSING FINANCE CORPORATION HOUSING FINANCE	\$0.00	\$0.00		\$35,000		\$40,000		\$40,000		Yes	Purchase Assistance with Rehab	۳
FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2023-2024 \$ 350,000	Total	Construction	Construction	Award	Units	Award	LI Units	Award	VLI Units	75% set-aside	Homeownership	Code
w		valte konse		Se S		CUB .					Strategies	
								350,000	,		Estimated Funds (Anticipated allocation only	
FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2023-2024											Name of Local Government:	
FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART						24	2023-20:					
FLORIDA HOUSING FINANCE CORPORATION					7	GOALS CHAR	DELIVERY	HOUSING				
					ATION	ICE CORPOR	ING FINAN	LORIDA HOUS	71			

Moder	Low In	Very-L	Rental	Homeo	Percen			Γ										Code		Pui						7	Ø,	И	ω	w	н	Code						
Moderate Income	Low Income (30% requirement)	Very-Low Income (30% requirement)	Rental Restriction (25%)	Homeownership % (65% requirement)	Percentage Construction/Rehab (75% requirement)		Total All Funds	Home Ownership Counseling	Administration Fees		Total Rental						Annual An	Rental	ANATOR PARAMETERS	Purchase Price Limits:	Total Homeownership					Foreclosure Prevention	Emergency Repair	Disaster Assistance	Owner occupied rehab	Purchase Assistance without Rehab	Purchase Assistance with Rehab	Homeownership	Strategles	Estimated Funds (Anticipated allocation only):	Name of Local Government:			
										(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)								Qualifies for 75% set-aside						,		No	Yes	Yes	Yes	No	Yes	75% set-aside		d:				
\$ 39,500		\$ 169,500	D.	99	90		\$	S	\$		0							VU Units	OK	New						ц	4		3			VU Units		\$				
11.3%	39.9%	48.4%	2,000	99.6%	90.0%		348,500 OK											Max. SHIP Award		\$ 311,980						\$4,500	\$15,000	\$15,000	\$35,000	\$20,000	\$50,000	Award	C C C C C C C C C C C C C C C C C C C	350,000			HOUSING	FLORIDA HOUSING FINANCE CORPORATION
83						Set-Asides	OK				0							LI Units	OK	Existing	7					ļ.	ψ		2	L		L! Units			:	2024-2025	DELIVERY	SING FINA
	OK.	OK.	OX.	욧	윷	0.000			0%									Max. SHIP Award		\$ 311,980							\$15,000	\$15,000	\$35,000	\$20,000	\$50,000	Award	A CUID)25	HOUSING DELIVERY GOALS CHART	NCE CORPOR
							with the control of t											Mod	- ALEXANDER OF THE PARTY OF THE		N					щ						Units	Ž.				RT	ATION
							No. of the Section of		OX									Max. SHIP Award								\$4,500	\$15,000	\$15,000	\$35,000	\$15,000	\$35,000	Award	May cuip					
											\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Construction			\$315,000.00	\$0.00	\$0.00	\$0.00	\$0.00	00.00	\$105,000.00	\$0.00	\$210,000.00	\$0.00	\$0.00	Construction						
											\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Without Construction			\$33,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00	\$0.00	\$0.00	\$0.00	\$20,000.00	\$0.00	Construction	Michael		N. Carlo and C.			
								000	000		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	Total			\$348,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,500.00	\$105,000.00	\$0.00	\$210,000.00	\$20,000.00	00.00	Total						
											0	0	0	0	0	0	0	Units			17	0	0	0	0	(1)	7	0	o		0	Units						

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity:	Glades County Board of County Commissioners
Certifies that:	

- 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	-220, Laws of Florida have not been implemented (except for
Miami-Dade County)	g JA
Witness	Chief Elected Official or designed
	Timothy Stanley, Chair of Glades County Board of County Commissioners
Witness	
	COUNTY, FLOWER COURTY OF THE PROPERTY OF THE P

Date

Mami P. Dannor

(Seal)

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(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.

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 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 Glades County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

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 27th DAY OF JUNE

Chairman

COHNEL

ATTEST: //ami/ sonmor

City or County Clerk