

Highlands 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	Highlands County Board County Commissioners
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

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 the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability. Additionally, the draft LHAP was submitted to and reviewed by the Highlands County Affordable Housing Committee (AHAC) at the April 20th, 2022 Committee Meeting. The draft was presented to the Highlands County Board of County Commissioners at the June 7th, 2022 Board Meeting. It was then placed on the Highlands County Board of County Commissioners Housing Division website, and all three (3) branches of the public library system.

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

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



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

Special Needs applicants as defined in 420.0004 (13) first, then Extremely-Low, then Low Income.

All waiting lists will be maintained on a first-qualified, first-served basis unless otherwise stated in a specific strategy.

- 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. Highlands County complies with all requirements of these anti-discrimination statutes. The Highlands County Board of County Commissioners adopted the Fair Housing Ordinance (Ordinance 90-12; as amended) in support of these anti-discrimination statutes.
- K. Support Services and Counseling:** Support services are available from various sources. Staff maintain an up-to-date list of community supportive services. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the 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. 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:

Entity	Duties	Admin. Fee Percentage
Highlands County Board of County Commissioners	All	10%
Third Party Entity/Sub-recipient	N/A	

- 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:** In addition to the administrative costs listed above, Highlands County will charge a reasonable project delivery cost. Project delivery costs (soft costs) activities performed by non-county housing staff may include title searches, credit reporting, appraisals, loan closing, recording fees and document stamps, surveys, inspections, work write-ups, cost estimates, and construction oversight. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Highlands County will encourage the use of the following Green Building standards:
 - 1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint); primer, and sealant;
 - 2. Low-flow water fixtures in bathrooms—WaterSense labeled products 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;
 - 3. Energy Star qualified refrigerator;
 - 4. Energy Star ceiling fans;
 - 5. Energy Star qualified dishwasher, if provided;
 - 6. Energy Star qualified washing machine, if provided in units;
 - 7. Energy Star qualified exhaust fans in all bathrooms to prevent mold and mildew growth; and
 - 8. High efficiency heating, ventilation, and air conditioning. Air conditioning must have a minimum SEER of 14. Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 EER.

- V. Describe efforts to meet the 20% Special Needs set-aside:** First priority assistance for all the County 's strategies, goes to qualifying Special Need households including victims of domestic violence. Twenty percent of yearly allocation funding is set-aside for the Special Needs which is incorporated into the Owner-Occupied Rehabilitation and Rental Development. This includes rehabilitation activities for barrier removal for disabled households and assisting victims of domestic violence. Owner-occupied rehab projects that include, but not limited to rehabilitation for ADA accessibility and/or technological enhancements and devices, the removal of material and architectural barriers that restrict mobility and accessibility of persons with disabilities; and general home rehabilitation to enable this special needs population to remain in their homes. The improvements can include, but are not limited to: carpentry repairs, accessibility modifications, plumbing repairs, and roof repairs or replacement.

Highlands County partners and provides funding to various non-profit organizations throughout the county that provide services to special needs population such as Volunteers of America and Ridge Area ARC. These non-profit organizations can request funding to acquire, construct, or rehabilitate homes or group homes for



the purpose of providing housing for the targeted population.

W. Describe efforts to reduce homelessness: Highlands County stays in contact with and attends monthly lead agency for the local continuum of care (Heartland Coalition for the Homeless) meetings and works with other direct service agencies such as Hands for Homeless. Highlands County SHIP and Human Services staff refer residents to other agencies that provide assistance including past due rents and move-in assistance. The County has developed and leads The Homelessness Task Force (meets monthly) that works to identify strategies, resources and partnerships which reduce homelessness. Highlands County additionally works with the local domestic violence shelter to assist individual survivors with community resources and assistance as needed.

Highlands County also supports programs such as the Rapid Rehousing Program to provide temporary financial assistance and services to very-low or low income persons or families that are homeless or at risk of being homeless.

Section II. LHAP Strategies (Please read LHAP Strategy Quick Guide before developing strategies):

A. Purchase Assistance with and without Rehabilitation	Code 1, 2
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Summary: Funds will be awarded for downpayment and closing cost to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months. An existing home may also be purchased, and SHIP may pay for minor repairs along with the purchase assistance.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, very low, low, moderate, and households up to 140% AMI
- d. Maximum award:

Extremely Low, V-Low, Low:	\$20,000
Moderate	\$15,000
121-140%	\$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All assistance is provided as a loan, secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term:
 - 10 years for \$0.00-\$5,000.00
 - 15 years for \$5,001.00-\$10,000.00 loan amount
 - 20 years for \$10,001.00-\$15,000.00 loan amount
 - 25 years for \$15,001.00-\$20,000.00 loan amount
 - 4. Forgiveness: N/A
 - 5. Repayment: The loan shall be deferred for 3 years, and repayment will begin after that and will be amortized over the term of the loan term. Modification to accelerate repayment could occur through



mutual agreement between client and the County. The County is sensitive to occasional financial hardships of housing assistance program recipients and, therefore, The Board authorizes the County Administrator or his/her designee to modify repayment terms for a reasonable amount of time in special circumstances where a homeowner is faced with an unexpected financial hardship such as; loss of employment, reduced work hours, or unexpected medical bills etc.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. If the homeowner vacates the property, or rents it out, repayment will be accelerated with repayment terms.

In cases where the qualifying homeowner dies during the loan term, the loan may be assumed by a SHIP eligible heir who must occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home as their primary residence, the outstanding balance of the loan will be due and payable.

In the event of foreclosure by a superior mortgage holder, The County will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan. The sales price of the home to be purchased must be less than the SHIP sales price limit. Applicant must complete a homebuyer education class within 18 months prior to closing. Assistance is contingent on first mortgage lender approval.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Loan will be awarded in the amount of money required in order to allow the homebuyer to qualify for the first mortgage. The maximum will not be awarded in all cases. Applicants must secure a first mortgage by an approved lender and must contribute a minimum of \$500 if extremely low and very low income, \$1,000 if low income, \$1,200 if moderate-income and \$1,400 for workforce, towards the purchase. Mobile homes are not eligible.
- i. Applicants must not have more readily available funds than the funds being requested from the Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.
- j. **Loan Subordination:**
Each request for subordination and/or refinancing of The Highlands County Housing Purchasing assistance loan will be handled on a case-by-case basis. Subordinations are approved by the county attorney and shall only be approved when the refinancing will reduce the current loan payment or more favorable loan terms such as a lower interest rate. No subordination will be approved for cash out transactions.

B. Owner Occupied Rehabilitation

Code 3

Summary: Funds will be awarded to households in need of repairs to correct code violations, health, and safety issues, electrical, plumbing, roofing systems (including soffit and fascia), windows, and other structural items. Additional items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, very low and low
- d. Maximum award: \$40,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All assistance is provided as a loan, secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years for \$0.00-\$5,000.00
15 years for \$5,001.00-\$10,000.00 loan amount
20 years for \$10,001.00-\$15,000.00 loan amount
25 years for \$15,001.00-\$20,000.00 loan amount
30 years for more than \$20,000.01 loan amount
 - 4. Forgiveness: N/A
 - 5. Repayment: The loan shall be deferred for 3 years. Repayment will begin after that and will be amortized over the term of the loan term. Modification to accelerate repayment could occur through mutual agreement between client and the County. The County is sensitive to occasional financial hardships of housing assistance program recipients and, therefore, The Board authorizes the County Administrator or his/her designee to modify repayment terms for a reasonable amount of time in special circumstances where a homeowner is faced with an unexpected financial hardship.
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term; sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; foreclosure; failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. If the homeowner passes away, vacates the property, or rents it out, repayment will be accelerated with repayment terms.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: All work will be performed by contractors on the county's approved contractor's list. Mobile homes are not eligible. No property taxes or other County assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments. Clients must be current with their mortgages.



- i. Applicants must not have more readily available funds than the funds being requested from the Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

C. Emergency Repair	Code 6
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Summary: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes damaged windows causing exposure to the elements, air conditioning, septic, electrical or plumbing problems that could cause damage (fire) to the home or is an immediate health hazard to the occupants. This strategy will also be used for an applicant who has applied for but will not receive assistance through the owner-occupied rehabilitation strategy within the next three months.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low, very low, and low
- d. Maximum award: \$10,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All assistance is provided as a loan, secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 10 years for \$0.00-\$5,000.00 loan amount
15 years for \$5,001.00-\$10,000.00 loan amount
 - 4. Forgiveness: N/A
 - 5. Repayment: The loan shall be deferred for 3 years. Repayment will begin after that and will be amortized over the term of the loan term. Modification to accelerate repayment could occur through mutual agreement between client and the County. The County is sensitive to occasional financial hardships of housing assistance program recipients and, therefore, The Board authorizes the County Administrator or his/her designee to modify repayment terms for a reasonable amount of time in special circumstances where a homeowner is faced with an unexpected financial hardship.
 - 6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term; sale, transfer, foreclosure, or conveyance of property; conversion to a rental property; loss of homestead exemption status; of failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable. If the homeowner passes away, vacates the property, or rents it out, repayment will be accelerated with repayment terms.
- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. (I) of this plan. Clients must be current with their mortgage. No property taxes or other County assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: When an applicant is assisted with emergency repairs, they will not lose their place on the rehabilitation waiting list. However, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. An applicant requesting an emergency repair will be required to:
 - 1. Allow the rehabilitation specialist to access the home for an inspection to determine the need for the repair.
 - 2. Provide proof of homeowner's insurance, if insured, and any proof whether or not the insurance will cover any part of the repair.
 - 3. Mobile Homes are not eligible.
- i. Applicants must not have available funds that exceed the funds amount being requested from Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

D. Foreclosure Prevention	Code 7
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Summary: Funds will be awarded to qualified homeowner that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months and cannot be under an active foreclosure action.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$7,500
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: All loans are secured by a recorded mortgage and promissory note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: N/A
 - 5. Repayment: The loan shall be deferred for 3 years. Repayment begins after that and will be amortized over the term of the loan term. Modification to accelerate repayment could occur through mutual agreement between client and the County. If the foreclosure prevention assistance is associated with an FHA Secure Loan insured by the Federal Housing Administration (or similar refinancing programs that mimics FHA Secure), it will be a deferred loan for five years. The County is sensitive to occasional financial hardships of housing assistance program recipients and, therefore, The Board authorizes the County Administrator or his/her designee to modify repayment terms for a reasonable amount of time in special circumstances where a homeowner is faced with an unexpected financial hardship.



- 6. Default: If the homeowner passes away, vacates the property, or rents it out, repayment will be accelerated with repayment terms.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, and income groups as described in section I. of this plan. No property taxes or other County assessments may be in arrears. This does not include payments that do not have to be paid immediately, such as road assessments.

- g. Sponsor Selection Criteria: N/A

- h. Additional Information: Applicants are encouraged to apply to other foreclosure assistance programs for assistance prior to being approved for assistance under this strategy. Applicants must provide evidence of the hardship that caused the nonpayment of their mortgage; their ability to keep the home out of default and ability to make monthly mortgage payments. This assistance is available only once to the mortgagee(s). Mobile homes, vacation homes and secondary mortgages/lines of credit or private lenders are not eligible for assistance.

- i. Applicants must not have available funds that exceed the fund amount being requested from Highlands County Housing Office. These funds would be in a checking, savings, money market or CD type of accounts. Exception to this policy would be funds in in an IRA or other restricted retirement accounts.

E. Disaster Assistance	Code 5, 16
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Summary: The Disaster Strategy aids households in the aftermath of a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation SHIP Disaster Funds may be used for items such as, but not limited to:

1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
2. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
3. Repairs necessary to make the home habitable.
4. Repairs to mitigate dangerous situations (exposed wires).
5. Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
6. Purchase of emergency supplies for eligible households to weatherproof damage homes.
7. Interim repairs to avoid further damage: tree and debris removal required to make the individual housing unit habitable.
8. Construction of wells or repair of existing wells where public water is not available.
9. Security deposit for eligible recipients that have been displaced from their homes due to disaster.
10. Rental assistance for eligible recipients that have been displaced from their homes due to disaster.

11. Temporary rent and utility payments for up to 3 months for tenant financially impacted by a disaster.
12. Temporary mortgage and utility payments for up to 3 months for homeowners financially impacted by a disaster.
13. Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
14. Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$10,000
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
 2. Interest Rate: N/A
 3. Years in loan term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
 - Must file for and use proceeds from insurance as first option, if available. Priority shall be given to those individuals/households who have special needs, or individuals or households that qualify as Elderly, as defined in 420.53, FS.
- g. Sponsor/Sub-recipient Selection Criteria: N/A
- h. Additional Information: Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.

F. Rehabilitation/Rental Development (New Construction)

Code 14, 21

Summary: Funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate



- d. Maximum award: \$75,000 per unit up to \$150,000 per project.
\$100,000 may be added to the project maximum, if 30% of units are set aside for Special Needs households.

- e. Terms:
 - 1. Repayment loan/deferred loan/grant: For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note.

For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Non-profits, the loan is forgiven on a prorated basis beginning in year six so that 10% of the loan is forgiven annually from years six through fifteen.
 - 5. Repayment: For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term to secure affordable rental units in the best interest of the county's residents.
 - 6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

- f. Recipient/Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer's management company for the development. Applicants will be processed on a first-qualified, first-served basis.

- g. Sponsor Selection Criteria: Developers will apply to the county through an RFQ process that is open year-round. The RFQ will require proof of developer experience in providing affordable rent housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets with the county's housing element in the Comprehensive Plan.

The County reserves the right to select development that meet all the above requirement and:
 - 1. Are in areas of immediate need due to lack of available units.
 - 2. Propose to preserve and improve existing units.All funding awards will be subject to closing on other funding sources.

- h. Additional Information: Developers will be required to meet compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units.

Summary: The Rental Assistance Program is created to assist individuals or families to obtain quality, safe, and affordable rental housing. Funds will assist in security deposit, first month's rent and utility deposits.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$5,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as 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
- f. Recipient/Tenant Selection Criteria: Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and based upon SHIP funds availability, with a priority for households with special needs or homeless.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The applicant is required to have a 12-month lease and the unit must meet Housing Quality Standards. Applicants must show ability to make monthly rental payments.

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:

i. Established Policy and Procedures:

1. **Section 12.04.300 Affordable housing expedited permitting.** When requested by an applicant for an affordable housing project, as defined by F.S. Ch. 420, Pt. VI, and the application is determined to be complete, the county shall grant first priority in review and processing of all preliminary and a final development orders, including plats, site plans, concurrency clearance, driveway permits, and improvement plans, and all other applicable development permits in order to expedite the issuance of these development orders. To effect the successful issuance of a development order



and/or permit, the county shall continually monitor the progress of the application. The project, however shall comply with all requirements of these regulations.

2. **Section 12.16.306 Affordable housing expedited permitting:** When requested by an applicant for an affordable housing project, as defined by F.S. Ch. 420, Pt. VI, and the application is determined to be complete, the county shall grant first priority in review and processing to expedite the issuance of all building permit applications, preliminary and a final development orders, and all applicable development permits. To affect the successful issuance of a development order and/or permit, the county shall continually monitor the progress of the application. The project, however shall comply with all requirements of these regulations not elsewhere exempted.
3. **Section 12.17.204 Affordable housing expedited permitting:** When requested by an applicant for an affordable housing project, as defined by F.S. Ch. 420, Pt. VI, and the application is determined to be complete the county shall grant first priority in review and processing to expedite the issuance of all preliminary and final development orders and all other applicable fire clearances. To effect the successful issuance of a development order and/or permit, the county shall continually monitor the progress of the application. The project, however, shall comply with the requirements of these regulations not elsewhere exempted.

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.

a. **Established Policy and Procedures:**

The County will continually monitor and review its development approval process to identify and eliminate any unnecessary impediments to the provision of housing within the community by ordinance and Board of County Commissioner resolution.

Highlands County Housing Division coordinates with other County departments regarding ordinances or regulations impacting affordable housing. Staff provide reports and updates to the Affordable Housing Advisory Committee (AHAC) for review and discussion at their regularly scheduled meetings. The AHAC provides staff with input and recommendations with the Housing Division preparing final reports and presentations for the Highlands County Board of County Commissioners (BoCC) consideration.

C. **Impact Fee Waivers:**

The County will waive Impact Fees when evidence that the Residential Construction is affordable housing. Affordable Housing shall mean a Dwelling Unit or Units that are within an approved affordable housing development which are offered for sale or rent to Low Income Persons or Very Low-Income Persons and which monthly rent or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of that amount which represents the percentage of the median annual Adjusted Gross Income for Low Income Persons and Very Low-Income Persons in Highlands County.

a. **Established Policy and Procedures**



Sec. 13-71. Exemptions. The following shall be exempted from payment of any impact fees: ((1)-(5) omitted)

- (6) Any residential construction that qualifies as affordable housing and meets the following requirements:
 - a. Any person seeking an affordable housing exemption for an owner-occupied residential construction shall file with the county administrator an application for exemption prior to receiving a building permit for the proposed residential construction. The application for exemption shall contain the following: (1-6 omitted)
 - b. Any person seeking an affordable housing exemption for rental residential construction located within a qualifying multi-family rental project shall file with the county administrator an application for exemption prior to receiving a building permit for the proposed residential construction. The application for exemption shall contain the following: (1-6 omitted)
 - c. If the residential construction meets the requirements for an affordable housing exemption, the county administrator shall issue an exemption. The exemption shall be presented in lieu of payment of the impact fee.
 - d. At the time the affordable housing exemption is granted by the county administrator, the county shall record an impact fee lien against the property that includes a clause requiring payment of impact fees in effect at the time the residential construction fails to satisfy the affordable housing requirements provided herein, if that failure occurs during the 30-year period following the issuance of the certificate of occupancy. Such liens shall have priority over all other liens except for taxes and governmental liens and assessments.
 - e. In the event the residential dwelling unit fails to satisfy the affordable housing requirements provided herein during the 30-year period following the issuance of the certificate of occupancy such that the property no longer qualifies as affordable housing and is no longer occupied by low income persons or very low income persons, the impact fees in effect at the time of the change in circumstances shall be immediately due and payable.

D. Creation of Affordable and Workforce Housing Trust Fund

The County has established an Affordable and Workforce Housing Trust Fund to be funded by an annual transfer to the Trust Fund from revenues and taxes available in the County General Fund. The Trust fund is established to provide for the creation and maintenance of Affordable and Workforce Housing within the County.

a. Established Policy and Procedures:

Sec. 13-78. Creation of Affordable and Workforce Housing Trust Fund.

There is hereby created within the general fund budget of the county an "affordable and workforce housing trust fund" to be funded by an annual transfer to the trust fund from revenues and taxes available in the county general fund. The amount of the annual trust fund transfer shall be such amount as appropriated by the county for the trust fund for each county budget year. The amounts on deposit in the affordable and workforce housing trust fund shall be appropriated to provide for the creation and maintenance of affordable and workforce housing within the county based upon qualifying criteria within an affordable and workforce housing program established by subsequent resolution.

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.

Highlands County Board County Commissioners

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ 500.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ 500.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 30,000.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 1,500.00
Advertising	\$ 500.00
Other*	\$ 500.00
Total	\$ 35,000.00
Admin %	10.00%
	OK
<p>*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.</p>	
<p>Details:</p>	

Exhibit B
Timeline for SHIP Expenditures

Highland County Board of County Commissioners, 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: **Highlands County Board County Commissioners**

Estimated Funds (Anticipated allocation only):			\$ 350,000									
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											
1,2	Purchase Assistance with and w/out Rehabilitation	Yes	1	\$20,000	1	\$20,000	1	\$15,000	\$55,000.00	\$0.00	\$55,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$40,000	1	\$40,000			\$160,000.00	\$0.00	\$160,000.00	4
7	Foreclosure Prevention	No	1	\$7,500	1	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
6	Emergency Home Repair	Yes	3	\$10,000	3	\$10,000			\$60,000.00	\$0.00	\$60,000.00	6
5,16	Disaster Assistance	Yes		\$10,000		\$10,000			\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		6		1		\$275,000.00	\$15,000.00	\$290,000.00	15
Purchase Price Limits:			New	\$ 230,000	Existing	\$ 230,000						

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 Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
23,26	Rental Assistance	No	3	\$5,000	2	\$5,000			\$0.00	\$25,000.00	\$25,000.00	5
									\$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		3		2		0		\$0.00	\$25,000.00	\$25,000.00	5
Administration Fees				\$ 35,000	10%		OK					
Home Ownership Counseling				\$ -								

Total All Funds \$ 350,000 OK

Set-Asides

Percentage Construction/Rehab (75% requirement)		78.6%	OK
Homeownership % (65% requirement)		82.9%	OK
Rental Restriction (25%)		7.1%	OK
Very-Low Income (30% requirement)	\$ 192,500	55.0%	OK
Low Income (30% requirement)	\$ 97,500	27.9%	OK
Moderate Income	\$ 15,000	4.3%	

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024
Highlands County Board County Commissioners**

Estimated Funds (Anticipated allocation only):			\$ 350,000									
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											
1,2	Purchase Assistance with and w/out Rehabilitation	Yes	1	\$20,000	1	\$20,000	1	\$15,000	\$55,000.00	\$0.00	\$55,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$40,000	1	\$40,000			\$160,000.00	\$0.00	\$160,000.00	4
7	Foreclosure Prevention	No	1	\$7,500	1	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
6	Emergency Home Repair	Yes	3	\$10,000	3	\$10,000			\$60,000.00	\$0.00	\$60,000.00	6
5,16	Disaster Assistance	Yes		\$10,000		\$10,000			\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		6		1		\$275,000.00	\$15,000.00	\$290,000.00	15
Purchase Price Limits:			New	\$ 230,000	Existing	\$ 230,000						

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 Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
23,26	Rental Assistance	No	3	\$5,000	2	\$5,000			\$0.00	\$25,000.00	\$25,000.00	5
									\$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		3		2		0		\$0.00	\$25,000.00	\$25,000.00	5
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								

Total All Funds		\$	350,000	OK								
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Set-Asides

Percentage Construction/Rehab (75% requirement)		78.6%	OK
Homeownership % (65% requirement)		82.9%	OK
Rental Restriction (25%)		7.1%	OK
Very-Low Income (30% requirement)	\$ 192,500	55.0%	OK
Low Income (30% requirement)	\$ 97,500	27.9%	OK
Moderate Income	\$ 15,000	4.3%	

**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025**

Name of Local Government:			Highlands County Board County Commissioners									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
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											
1,2	Purchase Assistance with and w/out Rehabilitaion	Yes	1	\$20,000	1	\$20,000	1	\$15,000	\$55,000.00	\$0.00	\$55,000.00	3
3	Owner Occupied Rehabilitation	Yes	3	\$40,000	1	\$40,000			\$160,000.00	\$0.00	\$160,000.00	4
7	Foreclosure Prevention	No	1	\$7,500	1	\$7,500			\$0.00	\$15,000.00	\$15,000.00	2
6	Emergency Home Repair	Yes	3	\$10,000	3	\$10,000			\$60,000.00	\$0.00	\$60,000.00	6
5,16	Disaster Assistance	Yes		\$10,000		\$10,000			\$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
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		8		6		1		\$275,000.00	\$15,000.00	\$290,000.00	15
Purchase Price Limits:			New	\$ 230,000	Existing	\$ 230,000						

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 Development	Yes		\$150,000		\$150,000			\$0.00	\$0.00	\$0.00	0
23,26	Rental Assistance	No	3	\$5,000	2	\$5,000			\$0.00	\$25,000.00	\$25,000.00	5
									\$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		3		2		0		\$0.00	\$25,000.00	\$25,000.00	5
Administration Fees				\$ 35,000	10%			OK				
Home Ownership Counseling				\$ -								

Total All Funds	\$ 350,000	OK										
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Set-Asides

Percentage Construction/Rehab (75% requirement)		78.6%	OK
Homeownership % (65% requirement)		82.9%	OK
Rental Restriction (25%)		7.1%	OK
Very-Low Income (30% requirement)	\$ 192,500	55.0%	OK
Low Income (30% requirement)	\$ 97,500	27.9%	OK
Moderate Income	\$ 15,000	4.3%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Highlands County Board of County Commissioners
--

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will 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)

_____ Kathleen G. Rapp
W Chief Elected Official or designee

Maria Brenes
Witness Maria Brenes

_____ Kathleen G. Rapp, Chair
Type Name and Title

OR

_____ lerk
Atte

RESOLUTION NO. 21-22-145

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF HIGHLANDS COUNTY, FLORIDA, PERTAINING TO THE LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2022-23, 2023-24 AND 2024-25; PROVIDING FOR LEGISLATIVE FINDINGS AND INTENT; PROVIDING FOR THE APPROVAL OF LOCAL HOUSING ASSISTANCE PLAN; PROVIDING FOR THE IMPLEMENTATION OF ADMINISTRATIVE ACTIONS; PROVIDING A SAVINGS CLAUSE; PROVIDING FOR SCRIVENER'S ERRORS; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING AND 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, Florida Statutes, Sections 420.907-420.9079, and Florida Administrative Code, Rule Chapter 67-37, requires local governments to develop a one to three year Local Housing Assistance Plan outlining how such 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 and the methodology and purchase prices used are to be defined in the Local Housing Assistance Plan; and

WHEREAS, the costs associated with administering the County's Local Housing Assistance Plan shall be in accordance with Florida Statutes, section 420.9075; and

WHEREAS, Highlands County has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Highlands County Board of County Commissioners finds that it is in the best interest of the public for the Highlands County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE HIGHLANDS COUNTY BOARD OF COUNTY COMMISSIONERS AS FOLLOWS:

SECTION 1. Legislative Findings and Intent. Highlands County has complied with all requirements and procedures of Florida law in processing this Resolution. The above recitals are hereby adopted.

SECTION 2. Approval of the Local Housing Assistance Plan.

A. The Highlands County Local Housing Assistance Plan for fiscal years 2022-23, 2023-24 and 2024-25, attached hereto as **Exhibit “A”** as required by the State Housing Initiatives Partnership Program Act, Florida Statutes, Sections 420.907-420.9079, and Rule Chapter 67-37, Florida Administrative Code, is hereby approved.

B. The County Administrator is hereby directed to submit the Highlands County Local Housing Assistance Plan for fiscal years 2022-23, 2023-24 and 2024-25, review and approval by the Florida Housing Finance Corporation and is hereby authorized and directed to execute any necessary documents and certifications needed by the Florida Housing Finance Corporation pertaining to the Highlands County Local Housing Assistance Plan.

SECTION 3. Implementation of Administrative Actions. The County Administrator is hereby authorized and directed to take such actions as deemed necessary and appropriate in order to implement the provisions of this Resolution. The County Administrator may, as deemed appropriate, necessary and convenient, delegate the powers of implementation as herein set forth to such County employees as deemed effectual and prudent.

SECTION 4. Savings Clause. All prior actions of Highlands County pertaining to the Highlands County Local Housing Assistance Plan, which is the subject of this Resolution, as well as any and all matters relating thereto, are hereby ratified and affirmed consistent with the provisions of this Resolution.

SECTION 5. Scrivener’s Errors. Typographical errors and other matters of a similar nature that do not affect the intent of this Resolution, as determined by the County Administrator and County Attorney, may be corrected.

SECTION 6. Conflicts. All Resolutions or parts of Resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 7. Severability. If any Section or portion of a Section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other Section or part of this Resolution.

SECTION 8. Effective Date. This Resolution shall become effective immediately upon its passage and adoption.

Signatures on Following Page

PASSED AND ADOPTED this 2nd day of August, 2022.

HIGHLANDS COUNTY BOARD OF
COUNTY COMMISSIONERS

By: Kathleen G. Rapp
Kathleen G. Rapp, Chairperson

ATTEST:

INCOME LIMITS ADJUSTED TO FAMILY SIZE: April 18, 2022

Family Size	Extremely Low-Income 30%	Very Low-Income 50%	Low Income 80%	Moderate Income 120%	Work Force 140%
1 Person	\$13,590	\$21,700	\$34,650	\$52,080	\$60,760
2 Persons	\$18,310	\$24,800	\$39,600	\$59,520	\$69,440
3 Persons	\$23,030	\$27,900	\$44,550	\$66,960	\$78,120
4 Persons	\$27,750	\$30,950	\$49,500	\$74,280	\$86,660
5 Persons	\$32,470	\$33,450	\$53,500	\$80,280	\$93,660
6 Persons	\$35,950	\$35,950	\$57,450	\$86,280	\$100,660
7 Persons	\$38,400	\$38,400	\$61,400	\$92,160	\$107,520
8 Persons	\$40,900	\$40,900	\$65,350	\$98,160	\$114,520