SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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I. Program Details:

A. Name of the participating local government: Lake County Board of County Commissioners

Is there an Interlocal Agreement: Yes ______ No __X__

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


D. Governance: The SHIP Program is established in accordance with Sections 420.907-420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

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

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

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

H. Advertising and Outreach: SHIP funding availability will 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 and Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.
The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy: Lake County will accept applications during the advertised “Application Period” which will be 30 days. From the end of the application period, applicants will have 30 days to submit all required documentation in order to be deemed eligible. Applications will be placed in order of receipt and separated based on strategy applied for. When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible.

Once there is a list of eligible applicants, they will be ranked giving first priority to households qualifying as Special Needs households. These applicants will further be ranked with priority given to very-low income, the low, then moderate. The second priority will be to serve Essential Services Personnel (ESP). These applicants will further be ranked with priority given to very-low income, then low, then moderate. After serving enough Special Needs households to meet set-asides and any qualified ESP for the funding year, all applicants deemed eligible will be considered equally with priority given to very-low, then low, then moderate income groups.

**Ranking Priority:**

1. Special Needs Households
   a. Extremely Low
   b. Very low
   c. Low
   d. Moderate

2. Essential Services Personnel
   a. Extremely Low
   b. Very low
   c. Low
   d. Moderate

3. After Special Needs Set-asides and ESP goals are met
   a. Extremely Low
   b. Very low
   c. Low
   d. Moderate

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

K. Support Services and Counseling: Support services are available from various sources. Lake County will provide Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, and Foreclosure Counseling through qualified HUD approved agencies.

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

The methodology used is:

  X  U.S. Treasury Department
  _____ 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 will 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 will 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 will not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

Section 420.9075, Florida Statutes 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."

"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 $330,000 may use up to 10 percent of program income for administrative costs."

Lake County has adopted the above in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be wholly performed and maintained by the Lake County, Community Services Department, Housing and Community Development Division.

R. Project Delivery Costs: Lake County will charge a reasonable project delivery cost to cover site review and inspections performed by employees outside the Housing and Community Development Division for rehabilitation and demolition/replacement projects. The fee will not exceed 2% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

S. Essential Service Personnel Definition: For the purpose of SHIP funding, Lake County considers the following groups as Essential Services to our county: First Responders, Educators in K-12, Medical Personnel, and Active Military.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Lake County will, when economically feasible, employ the following Green Building requirements on rehabilitation projects:

1. Upgrade existing insulation to an R-30 standard;
2. 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);
3. Low-flow water fixtures in bathrooms – WaterSense labeled products or the following specifications:
   i. Toilets: 1.3 gallons/flush or less,
   ii. Faucets: 1.5 gallons/minute or less,
   iii. Showerheads: 2.2 gallons/minute or less;
4. Energy Star qualified refrigerator;
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; and
8. Air conditioning: Minimum SEER of 15. Packaged units are allowed in studios and one bedroom units with a minimum of 11.7 SEER.

U. Describe efforts to meet the 20% Special Needs set-aside: Lake County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the owner occupied rehabilitation, demolition/replacement, and rental assistance strategies.

V. Describe efforts to reduce homelessness: Lake County will work with agencies serving
the homeless populations primarily through rental assistance to place these individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for twelve month or more.
Section II. LHAP Strategies:

A. Purchase Assistance

a. Summary of Strategy:

SHIP funds will be awarded for down payment and closing costs to households to fund the construction of a new home, or the purchase of 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 must be in need of at least $2,500 in rehabilitation.

If the existing single family home is found to pass inspection without repairs, the family will be notified that the home does not meet the strategy’s requirements. Existing homes must be in need of repairs or rehabilitation to qualify.

Prospective homebuyers must qualify as a First Time Homebuyer under the following HUD definition: 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 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.


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

d. Maximum award: Very Low: $40,000
   Low: $30,000
   Moderate: $20,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred subordinate loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 7 years (moderate), 10 years (low), 15 years (very low)

4. Forgiveness: The funds will be forgiven on a prorated basis monthly over the term of the loan.

5. Repayment: Not required as long as the loan is in good standing.

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6. Default: The loan will be determined to be in default if any of the following occurs:
   a. Property is sold or vacated;
   b. Property is transferred or conveyed;
   c. Property is converted to a rental property;
   d. Refinancing with cash out to the borrower;
   e. Applicant is divested of title by judicial sale levy;
   f. Loss of homestead exemption status; or
   g. Failure to occupy the home as primary residence.

If any of these occur, the outstanding balance will be due and payable.

In cases where a qualifying homeowner dies during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. The SHIP eligible heir must be the legal owner of the property. To become the legal owner, in the absence of a will, the property will require complete processing through probate. Additionally, the eligible heir/legal owner must sign an assumption of the mortgage.

If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, Lake 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 recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (1) of this plan.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Applicants must secure a first mortgage by an approved lender.
B. Owner Occupied Rehabilitation

a. Summary of Strategy: SHIP funds will be awarded to households in need of repairs to address accessibility, correct code violations, health and safety issues, electrical, plumbing, roofing, windows and other structural items. Other items may be included on rehabilitation projects if funds are available after completing all required repairs listed above.

If the home has an existing second mortgage, the home will not qualify. The applicant can have a first mortgage, but the current market value of the home, as listed on the Lake County Property Appraiser’s Office website, must be greater than the first mortgage plus the estimated amount of assistance requested. First mortgages, property taxes or assessment must be current.

The eligible homeowners must have owned the home and maintained homestead exemption for the past three (3) consecutive years. If the home is mortgage free and currently not insured, at the time of closing, the eligible homeowner must obtain insurance and remain insured with coverage equal to or greater than the current market value of the home plus the estimated amount of assistance received.

If the home carries a first mortgage, at the time of closing, the home must be and remain insured with coverage equal to or greater than the first mortgage balance plus the estimated amount of assistance received.


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

d. Maximum award: $68,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%

3. Years in loan term: 15 years

4. Forgiveness: Loan is forgiven on a prorated basis monthly.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs:

a. Property is sold or vacated;

b. Property is transferred or conveyed;

c. Property is converted to a rental property;

d. Refinancing with cash out to the borrower;

e. Applicant is divested of title by judicial sale levy;

f. Loss of homestead exemption status; or

g. Failure to occupy the home as primary residence.

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If any of these occur, the outstanding balance will be due and payable.

In cases where a qualifying homeowner dies during the loan term, the loan may be assumed by a SHIP income eligible heir who will occupy the home as a primary residence. The SHIP income eligible heir must be the legal owner of the property. To become the legal owner, in the absence of a will, the property will require complete processing through probate. Additionally, the eligible heir/legal owner must sign an assumption of the mortgage.

If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, Lake 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 recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section I. (I) of this plan.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: All work will be performed by contractors on Lake County’s approved contractor’s list. These funds cannot be used to assist mobile homes or manufactured housing except those with the State insignia pursuant to Chapter 553, Florida Statutes.
C. Demolition and Replacement

   a. Summary of Strategy: SHIP funds will be awarded for the demolition and replacement of eligible homes. An eligible home is defined as an existing site built home or mobile home in need of repairs to correct health and safety issues, electrical, plumbing, roofing, windows and other structural items. For an eligible home to qualify, the estimated cost of the repairs must be equal to or greater than 50% of the assessed value of the home as listed on the Lake County Property Appraiser’s website. An eligible mobile home will be replaced with a site built home. The extent of the required repairs must be confirmed by a licensed building inspector.

   The household assisted must be owner occupied and located in Lake County. Any eligible homeowner must have owned the home and maintained homestead exemption for the past three (3) consecutive years. The property must be mortgage free and the property taxes and assessments must be current. The property to be assisted must be free from any liens or judgments. During the demolition and replacement process, SHIP funds will be used to cover relocation and property storage costs.

   At the time of closing, the home must be and remain insured with coverage equal to or greater than the new SHIP mortgage.


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

   d. Maximum award: Up to - $153,000 (Demolition, Replacement, Relocation and Storage)

   e. Terms:

      1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.

      2. Interest Rate: 0%

      3. Years in loan term: 15 years

      4. Forgiveness: Loan is forgiven on a prorated basis monthly.

      5. Repayment: Not required as long as the loan is in good standing.

      6. Default: The loan will be determined to be in default if any of the following occurs:

         a. Property is sold or vacated;
         b. Property is transferred or conveyed;
         c. If refinanced with cash out to borrower;
         d. If used as collateral for a home equity line of credit;
         e. Property is converted to a rental property;
         f. Loss of homestead exemption status; or
g. Failure to occupy the home as primary residence.

If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowners dies during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. To become the legal owner, in the absence of a will, the property will require complete processing through probate. Additionally, the eligible heir/legal owner must sign an assumption of the mortgage.

If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, Lake 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 recapture.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel and income groups as described in section 1. (1) of this plan.

In the case of a waiting list, applications will be processed utilizing the above selection criteria with the following exceptions:

Applicants will be responsible for proving priority status as per the Recipient Selection. A household with a non-owner Special Needs member will have priority over applications in the same criterion. Should an applicant on the list have extenuating circumstances that change the urgency of their repair need, such applications can be processed ahead of others on the repair list. Extenuating circumstances will be determined on a case-by-case basis by a subcommittee comprising of staff from Lake County’s Transit Division, Health and Human Services Division, and Housing and Community Development Division. Such circumstances must be relating to the health or safety of the applicant or household non-owner and would include aid for Special Needs. Applicants will be responsible for proving priority status as per the Recipient Selection Criteria at time of application submission. Any change in priority status will require updated documentation. Applications on the current waiting list are assisted on a first qualified first served basis. Criteria must be met at time of application submission. Any subsequent change in priority status will require updated documentation.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Absolutely no funds will be disbursed for work commencing before funding approval and the placement of a lien. A mortgage will be placed on the replacement home for the amount of assistance provided.
D. Disaster Mitigation

a. Summary of Strategy: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President of the United States or Governor of the State of Florida. Repairs will be prioritized as follows:
   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. Restoration of heating, air conditioning, or water heating systems in cases where the home is still habitable.
   4. Restoration of plumbing, pumps, wells, septic system and water line repairs to ensure safe drinking water and sanitary sewage in cases where the home is still habitable.
   5. Restoration of structural integrity necessary to make the home habitable.
   6. Repairs to mitigate dangerous situations (exposed wires)
      Removal of trees that have fallen on the home.


c. Income Categories to be served: Extremely Low, Very Low, Low

   In the event of a disaster, it is sometimes difficult to obtain income information and third party verifications. If this is the case, the form of documentation required of the participant will be determined on a case by case basis depending upon the severity of the damage and the circumstances of each case as approved by the Housing and Community Development Manager or the SHIP Administrator. Lake County will use the most accessible and most accurate documentation available that can help to establish household income eligibility, and at the same time will allow Lake County to provide immediate assistance.

d. Maximum award: Up to $15,000 for minor repairs
   Up to $30,000 for major repairs

   Minor repairs are defined as the total amount of all work performed on any given property that does not exceed $15,000. The minor repair grant can only be utilized once per disaster for the affected homeowner.

   Major repairs are defined as the total amount of all work performed on any given property that is estimated to cost more than $15,000 but will not exceed $30,000. The major repair grant can only be utilized once per disaster for the affected homeowner.

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

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4. Forgiveness: N/A
5. Repayment: N/A
6. Default: N/A

f. Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
   1. Must provide proof of homeowner’s insurance
   2. Must file for and use proceeds from insurance as first option

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: These funds cannot be used to assist mobile homes or manufactured housing except those with the State insignia pursuant to Chapter 553, Florida Statutes. To be eligible, the house must have been owner-occupied at the time of the disaster.

   Assistance will only be provided for those repairs not covered by insurance or any other disaster relief program. Funds for disaster mitigation will only be allocated from unencumbered funds or additional funds awarded through Florida Housing Finance Corporation for the disaster.
a. Summary of Strategy: This strategy is available only to not-for-profit organizations. Funds will be awarded to developers of affordable residential multifamily rental units who have been awarded construction financing through lending institutions or other state or federal housing programs to construct new, or preserve and improve existing affordable residential multifamily rental units. This funding is intended to be used as gap financing required for the project. The purpose of the funds is to assist developers with loans for construction, impact fees, infrastructure and development costs including utilities, road improvements and drainage systems of residential multifamily rental units. A minimum of one (1) rental unit must serve households with at least one adult who is a person with special needs as defined in Section 420.0004(13), Florida Statutes.


c. Income Categories to be served: Extremely Low, Very Low, Low

d. Maximum award: Per unit cost based on development size are:

   Up to $12,000 per unit for development with 40 units or less that serve at least one (1) special needs household.

   Up to $10,000 per unit for development with 41 units or more that serve at least (1) special needs household.

e. Terms:

1. Repayment loan/deferred loan/grant:

   Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note. The developer subsidy will require a recapture agreement, declaration of covenants, mortgage, promissory note, and lien in the amount to be recorded and held by the County on the property during the mortgage period.

2. Interest Rate: 0%

3. Years in loan term: 15 years

4. Forgiveness/Repayment:

   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. Default: For all awards, the loan will be in default if any of the following occur:

   a. Property is sold,
   b. Property is transferred or conveyed;
   c. Property is converted to another use;
   d. 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 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.

g. **Sponsor/Developer Selection Criteria:** Developers will apply to Lake County through a solicitation process that is open year round. The solicitation process will require proof of developer experience in providing affordable rental 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 Lake County’s housing element in the Comprehensive Plan.

Lake County reserves the right to select developments that meet all the above requirements 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.
F. Homeless Prevention and Rental Assistance

a. Summary of Strategy: Funds will be awarded to renters that are in need of a one-time payment to assist with obtaining a lease on a rental unit and qualify under Section 420.9072 (7)(b), Florida Statutes. This may include utility deposits and security deposits.

Due to the increased cases of homelessness in Lake County, funds will also be awarded to assist individuals and families to be able to transition from homelessness or hotel/motel housing or “house –couching” to permanent housing. This may include rental and utility assistance up to twelve months or $9,600, whichever comes first.


c. Income Categories to be served: Extremely-low, Very low, Low

d. Maximum award: The maximum spending limit for deposit assistance shall be limited to $1,200 and $120,000 of available funds.

$1,200 – Utility and Rental Security Deposits

The maximum spending limit for rental and utility assistance shall be limited to $800. per month per unit and $96,000 of available funds.

$800 – Rent and Utility Assistance

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 Selection Criteria: The households will be selected by Lake County staff and will be assisted on a first-qualified, first-served basis provided the family meets all the eligibility criteria and the definition in s.420.0004 (13).

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: N/A
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, Florida Statutes:

A. Name of the Strategy: Expedited Permitting
   Permits as defined in Section 163.3177(6)(f)(3), Florida Statutes, for affordable housing projects are expedited to a greater degree than other projects.

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

A. Incentive Strategy: Expedited permitting for affordable housing
B. Incentive Strategy: Process of review of actions which increase the cost of housing
C. Incentive Strategy: Density bonus allowance for affordable housing
D. Incentive Strategy: Allowance for accessory residential units in residential zoning districts.
E. Incentive Strategy: Allowance for zero lot line configurations for affordable housing
F. Incentive Strategy: Reservation of infrastructure capacity for low and very low income persons
G. Incentive Strategy: Inventory of public land suitable for affordable housing

Adopting Ordinance or Resolution Number of identify local policy:

A. Adopting Ordinance or Resolution Number of Identify local policy: #1995-2
B. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
C. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
D. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
E. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
F. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
G. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53

A. Implementation Schedule (Date): March 15, 1994
B. Implementation Schedule (Date): March 3, 1994
C. Implementation Schedule (Date): June 14, 1994
D. Implementation Schedule (Date): March 15, 1994
E. Implementation Schedule (Date): May 19, 1994
F. Implementation Schedule (Date): March 15, 1994
G. Implementation Schedule (Date): March 15, 1994

A. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
B. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
C. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
D. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
E. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
F. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
G. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
H. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.) Yes
I. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.) Yes
J. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.) Yes

A. Home buying seminars are offered throughout Lake County for SHIP eligible clients.
B. Home maintenance classes are offered that cover many cost-saving home maintenance techniques and encourage do-it-yourself home repairs.
C. Consumer credit counseling for applicants to achieve credit-worthiness sufficient for home ownership.
D. The affordable housing Committee continues to be aware of trends and issues that affect the cost of housing along with innovative approaches to production of affordable housing.
E. Information about the Affordable Housing programs is mailed out on request to potential applicants, lenders, groups, and non-profits to host an annual housing fair.
F. Phone inquiries about the Affordable Housing programs are answered by staff.

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

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

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

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

Office of Planning and Zoning staff prepares reports that analyze proposed policies, procedures, ordinances, regulations, codes, rezoning and Comprehensive Plan Amendments. The staff reports are prepared for use by the various advisory boards and the Board of County Commissioners, and may or may not serve as a basis of their decision. The reports include a section in all relevant staff reports that analyzes the impact of the proposed action on the cost of housing. The potential to increase the cost of housing will not in itself be sufficient to recommend denial of any proposed changes to existing policies, procedures, ordinances, regulations, or plan provisions. If it is a policy change that does not require action by the Board of County Commissioners, a summary with the associated cost should be forwarded to the Housing and Community Development Division Manager for review and comment prior to implementation.

C. Other Incentive Strategies Adopted: N/A
IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.
Lake County

<table>
<thead>
<tr>
<th>Fiscal Year: 2018-2019</th>
<th></th>
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<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 544,551.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ 44,783.00</td>
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<tr>
<td>Office Supplies and Equipment</td>
<td>$ 1,672.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 7,750.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 250.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ -</td>
</tr>
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<td><strong>Total</strong></td>
<td><strong>$ 54,455.00</strong></td>
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<td>Other*</td>
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<td><strong>Total</strong></td>
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<td>Other*</td>
<td>$ -</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 54,455.00</strong></td>
</tr>
</tbody>
</table>

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

Details:
Exhibit B
Timeline for SHIP Expenditures

Lake County Board of County Commissioners affirms that funds allocated for these fiscal years will meet the following deadlines:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

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

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

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

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

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

**Other Key Deadlines:**

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
<table>
<thead>
<tr>
<th>Project</th>
<th>Amount</th>
<th>%</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10,000</td>
<td>100</td>
<td>$10,000</td>
<td>100</td>
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<tr>
<td>2</td>
<td>$20,000</td>
<td>200</td>
<td>$20,000</td>
<td>200</td>
</tr>
<tr>
<td>3</td>
<td>$30,000</td>
<td>300</td>
<td>$30,000</td>
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</tr>
<tr>
<td>4</td>
<td>$40,000</td>
<td>400</td>
<td>$40,000</td>
<td>400</td>
</tr>
</tbody>
</table>

**Total** | $100,000 | 100% | $100,000 | 100%
### Housing Delivery Goals Chart

<table>
<thead>
<tr>
<th>Category</th>
<th>SHIP Dollars</th>
<th>%</th>
<th>Total</th>
<th>%</th>
<th>Est. %</th>
<th>%</th>
<th>Total</th>
<th>%</th>
<th>Est. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. SHIP</td>
<td>$2,600,000</td>
<td>0</td>
<td>$2,600,000</td>
<td>0</td>
<td>$2,600,000</td>
<td>0</td>
<td>$2,600,000</td>
<td>0</td>
<td>$2,600,000</td>
</tr>
<tr>
<td>ML</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>LI</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
<td>5</td>
<td>15</td>
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<td>10</td>
<td>15</td>
<td>10</td>
<td>15</td>
<td>10</td>
<td>15</td>
<td></td>
</tr>
</tbody>
</table>

**Home Ownership**
- 2 SHIP
- 2 ML
- 2 LI
- 6 Total

**Code**
- SHIP
- ML
- LI
- Total

**Estimated Funds:** $544,550

**Name of Local Government:** Lake County

**New Plan:**
- 2023-2024

**Florida Housing Finance Corporation**

---

**Amount | % | Total | % | Est. % | % | Total | % | Est. %**

- Max. SHIP
- ML
- LI
- Total
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: Lake County Board of County Commissioners

Certifies that:

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

(2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.

(3) A process to determine eligibility and for selection of recipients for funds has been developed.

(4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.

(5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).

(6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.

(7) The LHAP conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the LHAP.

(8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.

(9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.

(10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.
(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.

(14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

(15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.

(16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.

(17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.

(18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Timothy I. Sullivan

Type Name and Title

Date

OR

Attest:

(Seal)
RESOLUTION NO. 2018- 38

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF
LAKE COUNTY, FLORIDA; APPROVING THE 2018-2021 LOCAL
HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE
HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT,
SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES, AND CHAPTER
67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND
DIRECTING THE COUNTY MANAGER TO EXECUTE ANY
NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE
STATE; AUTHORIZING THE SUBMISSION OF THE 2018-2021 LOCAL
HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE
FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING
FOR AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, Sections 420.907-
420.9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code, requires local
governments to develop a one- to three-year Local Housing Assistance Plan 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 SHIP
Act; the methodology and purchase prices used are defined in the attached Local Housing
Assistance Plan; and

WHEREAS, as required by Section 420.9075, Florida Statutes, it is found that 5 percent
of the local housing distribution plus 5 percent of program income is insufficient to adequately pay
the necessary costs of administering the 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 Section 120.52(17),
Florida Statutes, and eligible municipalities receiving a local housing distribution of up to $350,000
may use up to 10 percent of program income for administrative costs.
Resolution 2018-36; Approving the 2018-2021 Local Housing Assistance Plan

WHEREAS, the Lake County Community Services Department has prepared a three-year Local Housing Assistance Plan, covering fiscal years 2018-2019, 2019-2020, and 2020-2021, for submission to the Florida Housing Finance Corporation; and

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

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Lake County, Florida as follows:

Section 1. Recitals. The above recitals are true and correct and incorporated in this Resolution.

Section 2. Approval. The Board of County Commissioners of Lake County, Florida hereby approves the Local Housing Assistance Plan, as incorporated into this Resolution for submission to the Florida Housing Finance Corporation as required by Sections 420.907-420.9079, Florida Statutes, for fiscal years 2018-2019, 2019-2020, and 2020-2021.

Section 3. Authorization. The County Manager 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 for fiscal years 2018-2019, 2019-2020, and 2020-2021, and to do all things necessary and proper to carry out the term and conditions of the program. However, the County Attorney is the only person authorized to submit certifications and assurances that are required to be submitted by an authorized attorney of Lake County.

Section 4. Severability. If any section, sentence, clause, or phrase of this Resolution is held to be invalid or unconstitutional by any court of competent jurisdiction, the holding will in no way affect the validity of the remaining portions of this Resolution.

Section 5. Effective Date. This Resolution will take effect upon approval by the Lake County Board of County Commissioners.

{Remainder of Page Intentionally Left Blank}
PASSED AND ADOPTED this 10 day of April, 2018.

ATTEST:

[Signature]

Neil Kelly, Clerk of the Board of County Commissioners of Lake County, Florida

BOARD OF COUNTY COMMISSIONERS OF LAKE COUNTY, FLORIDA

[Signature]

Timothy L. Sullivan, Chairman

This 10 day of April, 2018.

Approved as to form and legality:

[Signature]

Melanie Marsh
County Attorney