STATE HOUSING INCENTIVES PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2020-2021, 2021-2022, and 2022-2023
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<td>Addendum Page 1</td>
</tr>
</tbody>
</table>
I. PROGRAM DETAILS:

A. Local Government(s) (L.G(s))

<table>
<thead>
<tr>
<th>Name of the participating local government:</th>
<th>Lee County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there an Interlocal Agreement:</td>
<td>No</td>
</tr>
</tbody>
</table>

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2020-2021, 2021-2022, and 2022-2023

D. Governance: The SHIP program is established in accordance with Section 420.907-9079, Florida Statutes, Chapter 67-37 Florida Administrative Code, and Lee County Ordinance 08-11 as amended by Ordinance 16-21. Lee County’s SHIP program must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership: The SHIP program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. The County’s affordable housing program which began in 1992 involves an active partnership between non-profit affordable housing developers, private developers, lenders, builders, and homebuyers.

F. Leveraging: The SHIP program 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 is solicited through face to face meetings with housing providers, social service providers, local lenders, and neighborhood associations and through the local newspaper in the advertising of the LHAP and the Notice of Funding Availability. The 2020-2023 Lee County LHAP was prepared by the DCD Planning Section and presented to the Lee County Affordable Housing Advisory Committee at advertised public meetings on August 12, 2019 and November 4, 2019.
H. Advertising and Outreach: The County will advertise the Notice of Funding Availability 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. Special needs applicants receive priority in all strategies, followed by very-low and low income households.

J. Discrimination: In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, religion, color, sex, familial status, national origin, or handicap in the award application process for eligible housing. In the administration and implementation of the SHIP program, its strategies and incentives, Lee County is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation.

K. Support Services and Counseling: Support services are available from non-profits and may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, Transportation and Technical Assistance.

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 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 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. Households devoting 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.
N. Welfare Transition Program: A qualification system and selection criteria for awarding SHIP applications to eligible Sponsors will be developed, which will include 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: The County and any entity that has administrative authority for implementing the LHAP assisting rental developments will annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, the County 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 for 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 non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

Section 420.9075 Florida Statute 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.”

Q. Program Administration:

<table>
<thead>
<tr>
<th>Entity</th>
<th>Duties</th>
<th>Admin Fee Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lee County</td>
<td>Administer and Maintain</td>
<td>10%</td>
</tr>
<tr>
<td>Third Party Entity/Sponsors</td>
<td>N/A</td>
<td>0%</td>
</tr>
</tbody>
</table>
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:

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Delivery Cost*</th>
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<tbody>
<tr>
<td>Foreclosure Prevention</td>
<td>$800 per household</td>
</tr>
<tr>
<td>Rental Assistance, Rapid Re-housing</td>
<td>Up to 4% of the total contract amount.</td>
</tr>
</tbody>
</table>

*The project delivery cost will be included in the award amount and will be included in the SHIP lien (if a SHIP lien is applicable to the strategy).

T. Essential Service Personnel Definition: Essential Service Personnel means natural persons or families whose total annual household income is at or below 120 percent of the area median income, adjusted for household size, and at least one of whom is employed as police or fire personnel, a child care worker, a teacher or other education personnel, health care personnel, a public employee, a skilled building trades worker, or a social worker.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: Lee County is committed to making the County’s housing stock more energy efficient. The County will require the use of the following features when economically feasible in the rehabilitation or constructions of homes:

- Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
- Energy Star Appliances (refrigerator and stove)
- Efficient Lighting Interior / Exterior
- Upgrading of Insulation (attics, walls and new roofing materials)
- Tankless Water Heaters
- Water –Permeable Walkways
- Air Conditioning Units with a Higher Seer Rating
- Construction Waste Management
i. Impact Resistant Windows

V. Describe efforts to meet the 20% Special Needs set-aside: The 20% special needs distribution will be accomplished by giving special needs priority in all strategies.

W. Describe efforts to reduce homelessness: The County will serve the homeless populations primarily by providing funding to IRS approved non-profit affordable housing providers (Sponsors) for rental assistance to place individuals or families in rental or transitional housing to provide a stable housing situation.

X. Accessibility Requirements: Lee County encourages the incorporation of minimum accessibility design according to the Florida Building Codes when economically feasible including but not limited to:

- All new construction and rehab projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
- All new construction projects on the first habitable floor of the building requires 36-inch wide level route through hallways and passageways.
- All new construction projects on the first habitable floor of the building requires 32-inch clear passage through at least one exterior door and 29-inch clear passage through all interior doors, including bathrooms.

Y. General Provision:
- Income Producing Properties: Residential properties that are used as income producing properties are not eligible for SHIP assistance. Income producing properties are defined as properties producing rental income, or business income based on daycare, personal services, retail services or similar activities that require regular and ongoing visits by clients and/or customers to the property. Home offices do not create income producing properties unless the office is regularly used to meet with customers within the property.

II. HOUSING STRATEGIES:

A. New Construction & Acquisition Rehab

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<tr>
<th>Code 9, 10</th>
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<tbody>
<tr>
<td>A. New Construction &amp; Acquisition Rehab</td>
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a. Summary of Strategy: For the construction of homes and for the acquisition, rehabilitation and resale of existing homes.

The Sponsors will leverage SHIP dollars with private funds from lenders as well as sweat equity from the homebuyers. The Sponsor delivers the subsidy to eligible households through a SHIP mortgage. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.
b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

c. Income Categories to be Served: Very-low, low, and moderate

d. Maximum award per unit:
   
   Very low: $65,000*
   Low: $40,000*
   Moderate: $25,000*

   * Note: Includes maximum 10% Developer Fee¹


e. SHIP Mortgage Terms:

   Sponsor:

   1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage

   2. Interest Rate: 0%

   3. Years in loan term: Up to 24 months

   4. Forgiveness: When the Sponsor has successfully completed construction and sells the property to an income eligible homebuyer in the form of a permanent mortgage loan. Sponsor’s expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year.

   5. Repayment: Not required as long as there is no default.

   6. Default: If the property does not get built and transferred to an income eligible homebuyer, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds, within 24 months.

   Recipient:

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

   2. Interest Rate: 0%

   3. Term: 15 Years

   4. Forgiveness: The loan is forgiven after 15 years.

¹ Developer fees are paid as a reimbursement to project sponsor for services after completion of the project and will be based on a percentage of the total SHIP funds awarded to the project by Lee County.
5. Repayment: Not required as long as the SHIP loan is in good standing.

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.

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

If the home is foreclosed on 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 recapture.

f. Recipient Selection Criteria: New construction by non-profit Sponsors is made available on a first-qualified, first-served basis. Special Needs households will be given priority followed by very-low income and low income households with a front-end debt to income ratio of no more than 30% and back end ratio of no more than 41%.

Exceptions to this policy may be granted in the case of assistance to home buyers also receiving a first mortgage from a private lender concurrent with the County’s SHIP assistance where the lender is satisfied that the household can afford the monthly payment. In those instances, the monthly housing payment including taxes and insurance may increase above 30% of the household’s gross income and the household’s total debt including the monthly housing payment, may increase to 41% of the household’s gross income. Exceptions to these ratios may be granted on a case by case basis, with compensating factors which may include but is not limited to items such as homeowner association fees. Long-term debt (car payments, credit cards, student loan payment etc.) is defined as debt due in one year or more.

g. Sponsor/Developer Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. In selecting nonprofit sponsors, Lee County considers an organization’s mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP
requirements. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information:
   • Efforts will be made to leverage public dollars to the maximum extent possible in the program.
   • The home ownership new construction strategy encourages the use of CDBG, HOME, HOPE, and other available programs.
   • Private capital, donations and sweat equity are also important in the home ownership construction strategy.
   • New Construction includes units that have obtained a certificate of occupancy and have never been occupied.

<table>
<thead>
<tr>
<th>B. Purchase Assistance without Rehab</th>
<th>Code 2</th>
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</thead>
<tbody>
<tr>
<td>a. Summary of Strategy: Funds are provided to homebuyers for purchase assistance without rehabilitation. The SHIP subsidy may be used for closing costs and/or principal reduction.</td>
<td></td>
</tr>
<tr>
<td>b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023</td>
<td></td>
</tr>
<tr>
<td>c. Income Categories to be Served: Very-low, low, and moderate</td>
<td></td>
</tr>
<tr>
<td>d. Maximum award per unit:</td>
<td></td>
</tr>
<tr>
<td>Very low:</td>
<td>$65,000</td>
</tr>
<tr>
<td>Low:</td>
<td>$40,000</td>
</tr>
<tr>
<td>Moderate:</td>
<td>$25,000</td>
</tr>
<tr>
<td>e. SHIP Mortgage Terms:</td>
<td></td>
</tr>
<tr>
<td>1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.</td>
<td></td>
</tr>
<tr>
<td>2. Interest Rate: 0%</td>
<td></td>
</tr>
<tr>
<td>3. Term: 15 Years</td>
<td></td>
</tr>
<tr>
<td>4. Forgiveness: The loan is forgiven after 15 years.</td>
<td></td>
</tr>
<tr>
<td>5. Repayment: Not required as long as the SHIP loan is in good standing.</td>
<td></td>
</tr>
<tr>
<td>6. Default: The loan will be determined to be in default if any of the</td>
<td></td>
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</tbody>
</table>
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.

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

If the home is foreclosed on 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 recapture.

f. Recipient Selection Criteria: Funds are made available directly under the waiting list on a first-qualified, first-served basis to households with a front-end debt to income ratio of no more than 30% and back end ratio of no more than 41%. Special Needs households will be given priority followed by very-low and low income households.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:
   • This strategy is leveraged primarily with private lending sources.
   • Impact Fee assistance, if available, may be used in conjunction with this strategy for principal reduction.
   • New Construction includes units which have obtained a certificate of occupancy and have never been occupied.

<table>
<thead>
<tr>
<th>C. Owner-Occupied Rehabilitation</th>
<th>Code 3</th>
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</table>

a. Summary of Strategy: The Owner-Occupied Rehabilitation strategy is designed to assist owner-occupied residential properties. The strategy will provide funds to address repairs/construction items that compromise the life, health, and/or safety of the household including rehabilitation of homes in order to make them barrier free and accessible to persons defined as “Persons with Special Needs”. Eligible properties include, single family, condos, townhouses, duplex, and villas.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

c. Income Categories to be Served: Very-low, low, and moderate

d. Maximum award per unit:
Very low: $65,000*
Low: $40,000*
Moderate: $25,000*

* Note: Includes maximum 10% Developer Fee²

e. SHIP Mortgage Terms:

Sponsor:

1. Repayment loan/deferred loan/grant: Deferred
2. Interest Rate: 0%
3. Years in loan term: Up to 24 months
4. Forgiveness: When the Sponsor has successfully completed the rehabilitation and the funds are transferred in an income eligible homeowner in the form of a secured mortgage and note.
5. Repayment: Not required as long as there is no default.
6. Default: If the property does not get rehabbed and the funds are not transferred to an income eligible homebuyer, the Sponsor must return the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds within 24 months.

Recipient:

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 10 Years
4. Forgiveness: The loan is forgiven after 10 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the SHIP loan is in good standing.
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.

² Developer fees are paid as a reimbursement to project sponsor for services after completion of the project and will be based on a percentage of the total SHIP funds awarded to the project by Lee County.
In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on 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 recapture.

f. Recipient Selection Criteria: SHIP funds for rehabilitation are made available on a first-qualified, first-served basis. Special Needs households will be given priority following by very-low, and low income households.

g. Sponsor/Developer Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. Non-profit sponsors must specialize in housing, community development, or supported housing, priority is given to sponsors that specialize and work with special needs households. In selecting non-profit sponsors, Lee County considers an organization’s mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statue and Rule. Sponsors will be selected based on the criteria shown in the Addendum #1.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, CDBG, HOME, HOPE, and other available programs.

<table>
<thead>
<tr>
<th>D. Disaster Assistance</th>
<th>Code 5, 16</th>
</tr>
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<tbody>
<tr>
<td>a. Summary of Strategy: This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or, the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. Lee County SHIP funds may be used to provide the following:</td>
<td></td>
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</tbody>
</table>
• Emergency Repairs for homeowners;
• Payment of Homeowner Insurance deductibles for homes covered under homeowner’s insurance policies;
• Payment of Homeowner Insurance Policy premium for one (1) year;
• Purchase of emergency supplies to weatherproof damaged homes;
• Interim repairs to avoid further damage;
• Tree and debris removal required to make home habitable;
• Post disaster assistance with non-insured repairs and rehabilitation;
• Emergency Repairs for rental development units that meet SHIP criteria;
• Mortgage payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first;
• Security and Utility deposits for households that have entered into a new lease; and
• Rent payments not to exceed twelve (12) months, or until maximum allocation has been expended, whichever comes first.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

c. Income Categories to be Served: Very-low, low, and moderate

d. Maximum Awards:

1. Homeownership and rental development award per unit: $25,000*

   * Note: Includes maximum 10% Developer Fee³

2. Mortgage assistance award per household: $10,000

3. Rental assistance award per household: $10,000

e. SHIP Mortgage Terms:

Homeownership Sponsor:

1. Repayment loan/deferred loan/grant: Deferred loan secured by a note and mortgage.

2. Interest Rate: 0%

3. Terms: Up to 5 years

4. Forgiveness: When the Sponsor has successfully completed all work on the property and the funds are transferred to an income eligible homeowner in the form of a secured mortgage and note.

³ Developer fees are paid as a reimbursement to project sponsor for services after completion of the project and will be based on a percentage of the total SHIP funds awarded to the project by Lee County.
5. Repayment: Not required as long as there is no default.

6. Default: If the property does not get rehabbed and the funds are not transferred to an income eligible homebuyer, the Sponsor must repay the funds to the Lee County SHIP program. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

SHIP Homeowner Recipient:

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

2. Interest Rate: 0%

3. Term: 5 Years

4. Forgiveness: The loan is forgiven after 5 years.

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

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.

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

If the home is foreclosed on 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 recapture.

SHIP Rental Development Sponsor:

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

2. Interest Rate: 0%

3. Term: 10 years

4. Forgiveness: The loan is forgiven after 10 years.
5. Repayment: Not required as long as the loan is in good standing.

6. Default: If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

All SHIP assisted rental properties offered for sale prior to 10 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 10 years period. Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

Terms for Renter:

1. Funds will be awarded as a grant.

2. Interest Rate: N/A

3. Term: N/A

4. Forgiveness: N/A

5. Repayment: N/A

6. Default: N/A

f. Recipient Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Special Need households will be given priority followed by very-low income and low income households.

g. Sponsor/Developer Selection Criteria: SHIP awards are provided to non-profit Sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Disaster Mitigation and Recovery funds will be made available to eligible Sponsors based on the following criteria:

- The Sponsor, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
• Demonstration of ability to serve the targeted population: very low and low income households;
• Number of households in targeted population to be served (preference will be Sponsors serving the highest number of households in the targeted population);
• Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
• Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
• Demonstration of the organization’s ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).
• The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspections by county staff upon request.

h. Additional Information:

• SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.
• Lee County will work directly with eligible providers that already participate in Tenant Based Assistance Rental programs and have demonstrated capacity to manage the strategy.
• The non-profit sponsor providing rental assistance may request a project delivery cost up to 4% of the contract. Amount.
• To qualify for assistance the household must do the following:
  1. Demonstrate that their hardship is due to a disaster.
  2. Submit an application and the required documents to a sponsor with an active contract with Lee County for a disaster activity.
  3. If the applicant meets SHIP requirements and is approved to receive assistance, the sponsor will issue the payment directly to the mortgage company or landlord.
  4. Monthly re-evaluation to keep receiving assistance until the household reach the maximum allocation or the 12 month period is met.
  5. Applicant needs exit strategy where they will keep up with their mortgage and or rent payment on their own.
• The non-profit sponsor providing mortgage assistance will receive a project delivery fee up to 4% of the total household SHIP award. This amount will be included in the household’s mortgage and note.
E. Foreclosure Prevention

a. Summary of Strategy: To bring a household current with their existing first mortgage. Assistance will only be approved for the amount required to bring the mortgage current. The household will be required to demonstrate the steps they are taking to resolve their situation.

Eligible expenses include:

- Delinquent mortgage payments (principal, interest, taxes and insurance);
- The Sub-recipient will negotiate with the 1st mortgage holder all legal fees, special assessments, late fees, processing fees and other customary fees associated with the defaulted mortgage. These fees will be paid depending on the availability of funding.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

d. Maximum award per unit: $8,000

e. SHIP Mortgage Terms:

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

2. Interest Rate: 0%

3. Term: 5 Years

4. Forgiveness: The loan is forgiven after 5 years if the owner maintains the home as a principal residence.

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

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.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
If the home is foreclosed on 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 recapture.

f. Recipient Selection Criteria: Residences must be located in unincorporated Lee County, Bonita Springs, Fort Myers Beach or Sanibel. An exception will be made if an owner household acquired the residence in which the household currently resides with the assistance of the Lee County SHIP Program and that residence is located within Fort Myers or Cape Coral city limits or if the household qualifies as a Special Needs Household.

Additional criteria:

- Households will be assisted on a first-qualified, first-served basis, provided funding is available regardless of need or location. Assistance will be provided if the participating household has a fixed interest mortgage or agrees to modify or refinance their variable interest rate mortgage to a fixed rate mortgage.

- To qualify for assistance households must demonstrate:
  - That they have overcome their hardship (for instance – if they were unemployed, they must now have a job) and that they can make their monthly mortgage payments which should be no more than 30% of their income,
  - Additional steps they are taking to resolve their situation,
  - Attend a credit counseling/budgeting course offered by a HUD approved counseling agency.

g. Sub-Recipient Selection Criteria: Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing programs. In selecting nonprofit sub-recipients, Lee County considers an organization’s mission, capacity, experience, financial stability, type of program, and the ability to meet SHIP requirements and other qualifications. SHIP awards are provided to sub-recipient, through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Sub-recipients will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. To participate in this strategy an organization must be a certified foreclosure intervention counseling agency through an organization such as Neighborhood Works America or a HUD approved affordable housing counseling agency. To receive funding the organization must provide for each participating household a written verification of the household’s hardship, the resolution of the problem, and
information on each household’s income, employment and benefits in accordance with the SHIP income certification process. The Sub-Recipient will be limited to an administrative fee of $800 per client.

The Sub-recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information:
Assistance will be provided where an extraordinary hardship exists, as demonstrated through adequate documentation, that is cause for the delinquency on the first mortgage payments. Extraordinary hardship is defined as situations such as:

- Loss of employment, through no fault of the borrower(s) but currently employed
- Substantial decrease in household income, through no fault of the borrower(s)
- Temporary or permanent disability that reduces income
- Changes in household composition that reduces income
- Demonstrated medical hardship
- Events such as fire, hurricane, or other disaster
- Substantial increase in mortgage payments due participation in an adjustable rate mortgage or “ramp up” mortgage
- Substantial increase in payments due to escrow shortages

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<tr>
<th>F. New Construction, Rehabilitation &amp; Special Needs</th>
<th>Codes 12, 14, 21</th>
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<tbody>
<tr>
<td>a. Summary of Strategy: For construction and rehabilitation of rental housing for availability to eligible tenants including Special Needs households. Acquisition, new construction, permitting, pre-development costs, minor or major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, emergency move-in assistance and conversions are approved activities.</td>
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<tr>
<td>b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023</td>
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<tr>
<td>c. Income Categories to be Served: Very-low, low, and moderate</td>
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| d. Maximum award per unit: Very low: $45,000*  
  Low: $40,000*  
  Moderate: $25,000* |
e. **SHIP Mortgage Terms for Sponsor:**

1. Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: If the SHIP mortgagee vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the outstanding balance secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement.

All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

Sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

f. **Recipient Selection Criteria:** Applicants, through the non-profit housing provider, for rental housing are assisted on a first-qualified, first-served basis. Special Needs will be given priority followed by very-low income and low income households. Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral.

g. **Sponsor/Developer Selection Criteria:** Lee County’s public-private affordable housing partnership relies on IRS recognized non-profit organizations to carry out the majority of affordable housing production. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, ad overall ability to meet SHIP requirements. Sponsors will be selected based on the criteria shown in the Addendum #1. Non-profit Sponsors will be selected

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4 Developer fees are paid as a reimbursement to project sponsor for services after completion of the project and will be based on a percentage of the total SHIP funds awarded to the project by Lee County.
according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year.

The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information:

- All sources of public and private funds may be combined with SHIP funds for rental projects.
- Efforts will be made to leverage public dollars to the maximum extent possible in the program.
- A unit that has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
- Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.
- There is no maximum award per development.

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<tr>
<th><strong>G. Rental Assistance &amp; Security and/or Utility Deposits (Tenant)</strong></th>
<th>Codes 13,23</th>
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</table>
a. Summary of Strategy: Provide rental security and utility deposits as well as ongoing monthly payments.

- Security and utility deposit; and
- Rent subsidy not to exceed six months, or until the maximum allocation per unit has been expended, whichever occurs first.

To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other programs. This program is limited to the total grant amount received by the household in a lifetime.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
c. Income Categories to be Served: very low, low and moderate.

d. Maximum award per unit: $10,000

e. Terms:

   Recipient:

   1. Funds will be awarded as a grant
   2. Interest Rate: N/A
   3. Term: N/A
   4. Forgiveness: N/A
   5. Repayment: N/A
   6. Default/Recapture: N/A

f. Recipient Selection Criteria: Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability.

g. Sub-Recipient Selection Criteria: SHIP awards are provided to IRS approved non-profit Sub-Recipient through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule.

   The Sponsor will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final closeout report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information: The lease must be at least twelve months.

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<tr>
<th><strong>H. Rapid Re-Housing</strong></th>
<th>Code 26</th>
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<tr>
<td>a. Summary of Strategy: For housing relocation and stabilization services and short and/or medium term rental assistance as necessary to help individuals living in shelters or in places not meant for human habitation to move as quickly as possible into housing and achieve stability in that housing. Households with at least one adult who is a person with special needs as defined in s. 420.0004, F.S. will be given priority.</td>
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<tr>
<td>Eligible cost includes:</td>
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<tr>
<td>• Security and utility deposit assistance;</td>
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<tr>
<td>• Rental application fees, first and last month’s rents; and / or</td>
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23
Monthly rents if deemed necessary, capping assistance at a total of six months, or until the maximum allocation per unit has been expended, whichever occurs first.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

c. Income Categories to be Served: Very low and low

d. Maximum award per unit: $10,000

e. Terms:
   Recipient:
      1. Funds will be awarded as a grant.
      2. Interest Rate: N/A
      3. Term: N/A
      4. Forgiveness: N/A
      5. Repayment: N/A
      6. Default/Recapture: N/A

f. Recipient Selection Criteria: Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability, with a priority for households with special needs or homeless.

g. Sponsor/Developer/Sub-Recipient Selection Criteria: SHIP awards are provided to IRS approved non-profit Sub-recipient through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with the SHIP Statute and Rules.

The Sub-Recipient will enter into an agreement with the County to provide services and will be responsible for completing quarterly reports on the agreement, as well as providing a final close-out report at the end of the grant year. The sponsor will be responsible for maintaining client files and will have the files available for inspection by county staff upon request.

h. Additional Information: This strategy will provide housing relocation and stabilization services as necessary to help individuals living in shelters or in places not meant for human habitation. The lease must be at least twelve months. The lease for families displaced by a disaster declared by Executive Order by the United State President or State of Florida Governor may be less than twelve (12) months. This program is limited to the total grant amount received by the household in a lifetime.
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 420.9076, F.S.:

A. Name of the Strategy: Expedited Permitting [420.9076(4)(a)]

Housing projects are expedited to a greater degree than other projects.

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

Lee County Department of Community Development provides technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in unincorporated Lee County may apply to the Lee County DCD Planning Section to entitle AHDs to receive expedited permit processing. A copy of the approved request is attached to each County permit for which the AHD developer is applying. A copy of the approved request is also entered into the Lee County’s permit tracking software. This assures that the AHD will be expedited to a greater degree than other projects.

2. Schedule of Implementation: In effect at time of adoption

B. Name of the Strategy: Ongoing Review Process [420.9076(4)(i)]

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

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

Lee County created a committee with the responsibility to review and consider the impact on the cost of development by regulations being considered for adoption.

The Lee Plan’s (Lee County’s Comprehensive Plan) Economic Element provides for the review of regulations that will create a cost to the public. On October 6, 1993, the Board of County Commissioners created the Executive Regulatory Oversight Committee (EROC) to consider all such regulations or amendments.

**OBJECTIVE 158.6:** Lee County will maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element and will expedite the development review process for projects identified by the Economic Development Office as “economic projects.”
POLICY 158.6.1: Before adopting any new regulation which potentially imposes new costs to taxpayers and private business, Lee County first will generally assess the impact of that regulation upon the local economy and will adopt such regulations only in cases of compelling public need.

POLICY 158.6.2: Lee County will continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.

The EROC reviews all regulations that have a potential impact on the cost of housing (both affordable and otherwise) prior to adoption. The Committee is comprised of 15 members from the community that are appointed by the Board of County Commissioners. The committee meetings are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The committee(8,7),(990,989) is staffed by the Lee County Department of Community Development, who maintains the records, agenda and findings of the committee. The committee asks the following questions when reviewing proposals:

a. What is the public interest that the ordinance is designated to protect?
b. Can the identified public interest be protected by means other than the legislation (e.g. better enforcement, education programs, administrative code in lieu of ordinance, etc.)? If so, would other means be more cost effective?
c. Is the regulation required by State or Federal law? If so, to what extent does the County have the authority to solve the problem in a different manner?
d. Does the regulation duplicate State or Federal programs? If so, why?
e. Does the regulation contain market-based incentives? If not, could that be used effectively?
f. Is the regulation narrowly drafted to avoid imposing a burden on persons or activities that are not affecting the public interest?
g. Does the regulation impose a burden on a few property owners for the benefit of the public as a whole? If so, does it provide any form of compensation?
h. Does the regulation impact vested rights?
i. Does the regulation provide prompt and efficient relief mechanisms for exceptional cases?
j. Even though there is an interest to be protected, is it really worth another regulation?
k. Has this approach been tried in other jurisdictions? If so, what was the result? If not, what were the reasons?
l. If this regulation is enacted, how much will cost on an annual basis, both public and private? If this regulation is not enacted, what will be the public and private cost?
2. Schedule for implementation: In effect at time of adoption.

C. 420.9076(4)(b) - The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

1. Established policy and procedures:

   Impact Fee Reimbursement Program: Reimbursement of up to half (50%) of the amount paid for school impact fees for new construction of affordable residential single-family or multi-family homes to be occupied by income eligible households. These funds are available above and beyond any other assistance awarded.

   This program is available for housing units built anywhere in Lee County where school impact fees have been paid within the past calendar year. The maximum purchase price of a home is the maximum established for the SHIP Program. Income limits apply to families purchasing the unit.

   To encourage broad participation, there is a ceiling on the cumulative total reimbursement distributed to any single builder per County fiscal year (10/1-9/30).

   Impact Fee Exemption Program: Exemptions for payment of Road, Regional Park, Community Park, Fire Protection and Emergency Medical Services Impact Fees are provided for:

   - Building permits for residential construction in Harlem Heights, Charleston Park, and the Fort Myers/Lee County Enterprise Zones.

   Dwellings in subdivisions, mobile home or manufactured housing parks, and multi-family dwellings that are operated as a community for older persons that also prohibit persons under the age of 18 from residing within the dwellings as a permanent resident are exempt from payment of School Impact Fees.

   Utility Connection Fees Deferral Program: Deferral of Lee County Utilities connection fees for Very-Low and Low income housing developed by non-profit organizations to be deferred until the time of building permit application. The current regulations require that 50% of the connection fees be paid at the time the County is asked to commit to the capacity availability and the remaining 50% at final acceptance of infrastructure. The program provides non-profits more cash flow as an incentive to constructing housing for the most needy.
The Affordable Housing Advisory Committee recommends the following provision that has not been adopted by the Board of County Commissioners:

The AHAC recommends a program be instituted to defer payment of impact fees through the issuance of a loan, with a lien, that is forgiven within an established timeframe. If the unit is sold prior to the set timeframe, the loan is reduced on a graduated basis depending on the number of years since issuance. The equity benefit provided in such a program is ultimately borne by the income eligible household that purchases the home. The AHAC further recommends that revenues from the Housing Trust fund, general revenue, or SHIP funds be used to source the loan. A claw back or recapture mechanism should also be put in place to ensure funds are collected in the event a homeowner sells the property prior to meeting the established timeframe.

2. **Schedule for implementation**: In effect at time of adoption.

D. **420.9076(4)(c) - The allowance of flexibility in densities for affordable housing.**

1. **Established policy and procedures.** The Lee County Land Development Code provides increased densities for housing that is affordable to very-low, low, moderate, and workforce-income families. The program provides both a construction option (affordable units must be constructed) and cash option (market priced units may be constructed in exchange for a cash contribution to the Affordable Housing Trust Fund).

2. **Schedule for implementation**: In effect at time of adoption.

E. **420.9076(4)(d) - The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.**

1. **Established policy and procedures.** There are currently no restrictions on the availability of infrastructure capacity. Therefore, the reservation of capacity for very-low, low, and moderate income households is not necessary.

2. **Schedule for implementation**: N/A.

F. **420.9076(4)(e) - The allowance of affordable accessory residential units in residential zoning districts.**

1. **Established policy and procedures.** The Lee County Land Development Code allows accessory apartments by right in certain areas which provides opportunities for additional affordable housing units. The purpose is to facilitate the provision of affordable housing, to strengthen the family unit
or to provide increased opportunities for housing the elderly and persons with special needs.

2. **Schedule for implementation:** In effect at time of adoption.

G. **420.9076(4)(f) - The reduction of parking and setback requirements for affordable housing.**

1. **Established policies and procedures.** The Land Development Code provides several avenues for relief in parking and setbacks as:
   
   - The Mixed Use Overlay (MUO) identifies conventionally zoned lands located along corridors where services are in place. Mixed uses are encouraged and properties within the MUO are allowed to develop/redevelop with reduced parking, setbacks, open space and landscaping standards.
   
   - The planned development rezoning process allows for flexible development design standards through deviations. The approval allows for property development regulations, such as lot configuration, setbacks, roadway and parking designs that are tailored to the specific project.
   
   - Similar to the deviation process, variances are available for conventional zoning districts. Both processes are expedited for affordable housing.
   
   - The Land Development Code also provides reduced parking requirements for Assisted Living Facilities, Continuing Care Facilities, Independent living facilities, including group quarters, health care, social services and similar uses.

2. **Schedule for implementation:** In effect at time of adoption.

H. **420.9076(4)(g) - The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.**

1. **Established policies and procedures.** The Land Development Code provides several avenues for the modification of street requirements such as:

   - The planned development rezoning process allows for flexible development design standards through deviations. The approval allows for property development regulations, such as lot configuration, setbacks, roadway and parking designs that are tailored to the specific project.
• Similar to the deviation process, variances are available for conventional zoning districts. Both processes are expedited for affordable housing.

2. **Schedule for implementation:** In effect at time of adoption.

I. **420.9076(4)(h) - The modification of street requirements for affordable housing.**

1. **Established policies and procedures.** The Land Development Code provides several avenues for the modification of street requirements. First through the Planned Development re-zoning process an applicant can design their own property development regulations for lot configuration and setbacks and seek deviations in roadway designs and parking. Variances are available for conventional zoning districts. Both processes are "fast tracked" for affordable housing.

2. **Schedule for implementation:** In effect at time of adoption.

J. **420.9076(4)(i) - The preparation of a printed inventory of locally owned public lands suitable for affordable housing.**

1. **Established policies and procedures.** The Department of County Lands reviews County owned surplus real estate for possible disposal either by donation or sale, as the case may be, of governmentally owned real estate. The Department of County Lands regularly makes available its inventory of public lands for evaluation by government agencies and non-profit and for-profit affordable housing providers for the construction and development of affordable housing.

2. **Schedule for implementation:** In effect at time of adoption.

K. **420.9076(4)(k) - The support of development near transportation hubs and major employment centers and mixed-use developments.**

1. **Established policy and procedures.** Contiguous and compact growth patterns are promoted through the rezoning process to contain urban sprawl, minimize energy costs, conserve land, water, and natural resources, minimize the cost of services, and prevent development patterns where large tracts of land are by-passed in favor of development more distant from services and existing communities.

2. **Schedule for implementation:** In effect at time of adoption.
Addendum #1 Selection Criteria For Non-Profit Sponsors

The applications submitted must meet the following five criteria in order to be ranked. Applications that do not meet these five criteria will be disqualified.

1. Applicants must have their application signed by the designated party.
2. Applicants must include in the application proof that the organization is recognized as a non-profit agency by the State of Florida.
3. Applicants must include in the application proof that the U.S. Internal Revenue Service has approved the organization as a non-profit organization (i.e. 501.c.3); existing non-profits that have been in existence long enough to file federal taxes must also include a copy of their latest federal tax return (IRS Form 990).
4. Projects that are not in the appropriate Lee Plan land use classification will be disqualified.
5. Minimum design criteria: All new home ownership and new rental projects must provide at least one entrance, which will be a ramp or no-step entrance, unless the proposed construction of a no-step entrance will require the installation of an elevator.

All applicants will be given the maximum number of points for having an audit and for prior contract compliance unless there is evidence that the applicant had a poor audit report or contract experience with Lee County and the situation has not been rectified. For each uncertified finding, points will be subtracted from the total score. New organizations that do not have an audit will receive no points.

If staff believes a project is not viable, staff reserves the right to recommend no funding for that project and state the reason for such a recommendation. This is to avoid a situation where the county would end up funding an unfeasible project just because it met the minimum requirements and there was money available to fund it.

The applications will be scored so that they can be compared and that comparison will be used for making funding recommendations. An application scoring the most points in a funding category does not guarantee full funding for the request. It is the goal of the Lee County SHIP Program to provide funding for a variety of housing units and projects in many locations and to ensure that all projects can be completed in a timely manner.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

Addendum #2 Special Needs Strategy Income Certification Plan

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certification, difficult or impossible. For example, an emergency shelter does not have the time to gather the essential documentation, such as third party verifications, to verify that an individual meets program income requirements. For this reason, this plan provides alternative guidelines for determining income eligibility for special needs strategies.

The following criteria shall be utilized for income certification for the Special Needs Strategy.
Eligible Persons shall include one or more natural persons, or a family, which are determined by the county to be very-low, low, moderate or workforce income according to the income limits adjusted to family size published annually by the United Stated Department of Housing and Urban Development based upon the annual gross income of the household.

Annual gross income of the household. Annual gross income shall be defined under one of the following methods: 1) the section 8 housing assistance payments programs in 24 C.F.R. part 5; 2) annual income as reported under the census long form; or 3) adjusted gross income as defined for purposes of reporting under Internal Revenue Service’s Form 1040 for individual federal annual income tax purposes.

Rental units constructed, rehabilitated, or otherwise assisted with SHIP funds must be monitored at least annually for 15 years for compliance with tenant income and affordability requirements. Annual monitoring shall be submitted to the county on a form provided by the county and shall include income level, race, age, amount of assistance provided, and other information. Maximum rents allowed are based on the number of bedrooms. Rents are provided annually by HUD and distributed by the Florida Housing Finance Corporation.

Special needs projects and income certification procedures will be defined as one of the following:

**Stage One Housing.** Projects include those intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless. The housing serves as an entry shelter that functions on an emergency basis to provide immediate shelter, stabilization, treatment, and case management. A checklist shall be provided by the sponsors containing all income information gathered for each resident.

**Income Certification.** Upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification as available. A determination of income eligibility shall be made upon provision of housing services.

**Stage Two Housing.** Projects which provide temporary housing, such as transitional shelters that function to provide family or personal accommodation for extended periods of time until the resident can move to permanent housing. Supportive services are coordinated and provided to the resident based on need.

**Income Certification.** A determination of income eligibility will be made upon provision of housing services. If the applicant has an income, the anticipated annual income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

If an applicant does not have an income or is transitioning from Stage One Housing upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification available. Once the person has found employment and has stayed employed for a period of 180 days anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

**Stage Three Housing.** Permanent housing that will be affordable to persons with special needs. Supportive services and environmental modifications are provided as needed. The goal of the housing is to provide the greatest independence possible in the least restrictive setting with the purpose of enhancing the quality of life as well as functional abilities.

**Income Certification.** Anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.
## Fiscal Year: 2020-2021

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated SHIP Funds for Fiscal Year</td>
<td>$663,318.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$61,377.52</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$500.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$2,454.28</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$66,331.80</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**OK**

## Fiscal Year 2021-2022

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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</thead>
<tbody>
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<tr>
<td>Other*</td>
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<tr>
<td>Total</td>
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</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
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</table>

**OK**

## Fiscal Year 2022-2023

<table>
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<th>Item</th>
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<tr>
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</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**OK**

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

**Details:**
Exhibit B
Timeline for SHIP Expenditures

Lee County affirms that funds allocated for these fiscal years will meet the following deadlines:

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

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

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

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

1. A statement that “(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.
## FLORIDA HOUSING FINANCE CORPORATION
### HOUSING DELIVERY GOALS CHART
#### 2020-2021

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
<th>Qualifies for 75% set-aside</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>Mod Units</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
<th>Total</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>9, 10</td>
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<td>Yes</td>
<td>3</td>
<td>$65,000</td>
<td>3</td>
<td>$40,000</td>
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<td>$25,000</td>
<td>$315,000.00</td>
<td>$0.00</td>
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</tr>
<tr>
<td>2</td>
<td>Purchase Assistance without Rehab</td>
<td>Yes</td>
<td>1</td>
<td>$65,000</td>
<td>1</td>
<td>$40,000</td>
<td>1</td>
<td>$25,000</td>
<td>$127,986.00</td>
<td>$0.00</td>
<td>$127,986.00</td>
<td>3</td>
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<tr>
<td>3</td>
<td>Owner Occupied Rehabilitation</td>
<td>Yes</td>
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<td>$65,000</td>
<td>0</td>
<td>$40,000</td>
<td>0</td>
<td>$25,000</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>5, 16</td>
<td>Disaster Assistance (Owner Occupied Rehab and Rental Development)</td>
<td>Yes</td>
<td>0</td>
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<td>0</td>
<td>$25,000</td>
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<td>$25,000</td>
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<td>$0.00</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>5, 16</td>
<td>Disaster Assistance (Mortgage Assistance and Rental Assistance)</td>
<td>Yes</td>
<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
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<td>$0.00</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>Foreclosure Prevention</td>
<td>No</td>
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<td>$8,000</td>
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<td>$8,000</td>
<td>1</td>
<td>$8,000</td>
<td>$0.00</td>
<td>$24,000.00</td>
<td>$24,000.00</td>
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<tr>
<td>Total Homeownership</td>
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<table>
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<tr>
<th>Purchase Price Limits:</th>
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<th>$294,601</th>
<th>Existing</th>
<th>$294,601</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Code</th>
<th>Rental</th>
<th>Qualifies for 75% set-aside</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>Mod Units</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
<th>Total</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>12, 14, 21</td>
<td>New Construction, Rehabilitation &amp; Special Needs</td>
<td>Yes</td>
<td>2</td>
<td>$45,000</td>
<td>1</td>
<td>$40,000</td>
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<td>$25,000.00</td>
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<td>$130,000.00</td>
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</tr>
<tr>
<td>13</td>
<td>Rental Assistance (Tenant)</td>
<td>No</td>
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<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
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<td>$0.00</td>
<td>$0.00</td>
<td>0</td>
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<tr>
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<td>$0.00</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>26</td>
<td>Rapid Re-housing</td>
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<td>0</td>
<td>$10,000</td>
<td>0</td>
<td>$10,000</td>
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<td>$0.00</td>
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<tr>
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<td></td>
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<td>1</td>
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<td>$0.00</td>
<td>$130,000.00</td>
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</tr>
</tbody>
</table>

| Administration Fees | $ | 66,331 | 10% | OK |
| Home Ownership Counseling | $ | - | - | |

| Total All Funds | $ | 663,318 | OK |

### Set Aside:

- **Percentage Construction/Rehab (75% requirement):** 86.4% OK
- **Homeownership % (65% requirement):** 70.4% OK
- **Rental Restriction (25%):** 19.6% OK
- **Very-Low Income (10% requirement):** $158,000 54.0% OK
- **Low Income (30% requirement):** $208,000 31.4% OK
- **Moderate Income:** $33,000 5.0% OK
## FLORIDA HOUSING FINANCE CORPORATION

### HOUSING DELIVERY GOALS CHART

#### 2021-2022

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
<th>Qualifies for 75% set-aside</th>
<th>Homeownership</th>
<th>VLI Units</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
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<th>New Construction</th>
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<th>Total</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>9,10</td>
<td>Accrualon Rehab New Construction</td>
<td>Yes</td>
<td>3</td>
<td>$65,000</td>
<td>3</td>
<td>$40,000</td>
<td>0</td>
<td>$25,000</td>
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<td>$315,000.00</td>
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</tr>
<tr>
<td>2</td>
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<td>1</td>
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</tr>
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<td>3</td>
<td>Owner Occupied Rehabilitation</td>
<td>Yes</td>
<td>0</td>
<td>$65,000</td>
<td>0</td>
<td>$40,000</td>
<td>0</td>
<td>$25,000</td>
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<td>0</td>
</tr>
<tr>
<td>5,16</td>
<td>Disaster Assistance (Owner Occupied Rehab and Rental Development)</td>
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<td>0</td>
<td>$25,000</td>
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<td>$25,000</td>
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</table>

**Total Homeownership**

<table>
<thead>
<tr>
<th>VLI Units</th>
<th>LI Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
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<td>8</td>
</tr>
</tbody>
</table>

**Purchase Price Limits:**

- **New**: $294,601
- **Existing**: $294,601

### Rental

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
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<th>Yearly</th>
<th>VLI Units</th>
<th>LI Units</th>
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<th>Mod Units</th>
<th>Max. SHIP Award</th>
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</table>

**Total Rental**

<table>
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<tr>
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<tbody>
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</table>

**Administration Fees**

<table>
<thead>
<tr>
<th>Administration Fees</th>
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<th>10%</th>
<th>OK</th>
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</table>

**Home Ownership Counseling**

<table>
<thead>
<tr>
<th>Home Ownership Counseling</th>
<th>OK</th>
</tr>
</thead>
</table>

**Total All Funds**

<table>
<thead>
<tr>
<th>VLI Units</th>
<th>LI Units</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>3</td>
<td>8</td>
</tr>
</tbody>
</table>

### Set-Asides

| Percentage Construction/Rehab (75% requirement) | 86.4% | OK |
| Homeownership % (65% requirement) | 70.4% | OK |
| Rental Restriction (25%) | 19.6% | OK |
| Very-Low Income (10% requirement) | $358,000 | 54.0% | OK |
| Low Income (30% requirement) | $208,000 | 31.4% | OK |
| Moderate Income | $33,000 | 5.0% | OK |
## FLORIDA HOUSING FINANCE CORPORATION
### HOUSING DELIVERY GOALS CHART
#### 2022-2023

<table>
<thead>
<tr>
<th>Code</th>
<th>Strategies</th>
<th>Qualifies for 75% set-aside</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
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</thead>
<tbody>
<tr>
<td>9, 10</td>
<td>Acquision Rehab New Construction</td>
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<td>$65,000</td>
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<td>$315,000.00</td>
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<tr>
<td>2</td>
<td>Purchase Assistance without Rehab</td>
<td>Yes</td>
<td>1</td>
<td>$65,000</td>
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<td>3</td>
<td>Owner Occupied Rehabilitation</td>
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<td>0</td>
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<td>Disaster Assistance (Mortgage Assistance and Rental Assistance)</td>
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<td>Foreclosure Prevention</td>
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<td>1</td>
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<tr>
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<td>Total Homeownership</td>
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### Purchase Price Limits:
- **New:** $294,001
- **Existing:** $294,001

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<tr>
<th>Code</th>
<th>Rental</th>
<th>Qualifies for 75% set-aside</th>
<th>VLI Units</th>
<th>Max. SHIP Award</th>
<th>LI Units</th>
<th>Max. SHIP Award</th>
<th>Mod Units</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Without Construction</th>
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<td>Rental Assistance (Tenant)</td>
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<td>Security and/or Utility Deposits</td>
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<td>2</td>
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<td>0</td>
<td>3</td>
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- **Administration Fees:** $66,332 | 10% | **OK**
- **Home Ownership Counseling:** $ |

### Total All Funds
- **$663,318** | **OK**

### Set-Asides

| Percentage Construction/Rehab (75% requirement) | 86.4% | **OK**
| Homeownership % (65% requirement) | 70.4% | **OK**
| Rental Restriction (25%) | 19.6% | **OK**
| Very-Low Income (10% requirement) | $350,000 | 54.0% | **OK**
| Low Income (30% requirement) | $108,000 | 31.4% | **OK**
| Moderate Income | $33,000 | 5.0% |
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Lee County

Certifies that:

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

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

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

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

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

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

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

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

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

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

(11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments' audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S., shall be provided to Florida Housing by June 30 of the applicable year.

(13) SHIP funds will not be pledged for debt service on bonds.
(14) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.

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

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

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

(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

Witness

Type Name and Title

4-13-2020

Date

LINDA DOGGETT

CLERK OF CIRCUIT COURT

OR

Melissa Butler

DEPUTY CLERK

Board of County Commissioners

SEAL
RESOLUTION #: 20-03-17

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

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

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

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

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

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

WHEREAS, Lee County has prepared a three-year Local Housing Assistance Plan for 2020-2021, 2021-2022, and 2022-2023 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 Lee County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

WHEREAS, the county-appointed Affordable Housing Advisory Committee reviewed the Local Housing Plan on August 12, 2019 and November 4, 2019 and recommended approval by the Board of County Commissioners; and

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF LEE COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Lee County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2020-2021, 2021-2022, and 2022-2023.

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

Section 3: This resolution shall take effect immediately upon its adoption.
The foregoing Resolution was offered by Commissioner Manning, who moved its adoption. The motion was seconded by Commissioner Mann and, upon being put to vote the vote was as follows:

<table>
<thead>
<tr>
<th>Name</th>
<th>Vote</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRIAN HAMMAN</td>
<td>Aye</td>
</tr>
<tr>
<td>FRANK MANN</td>
<td>Aye</td>
</tr>
<tr>
<td>JOHN MANNING</td>
<td>Aye</td>
</tr>
<tr>
<td>CECIL L. PENDERGRASS</td>
<td>Aye</td>
</tr>
<tr>
<td>RAY SANDELLI</td>
<td>Aye</td>
</tr>
</tbody>
</table>


Brian Hamman
BOARD OF COUNTY COMMISSIONERS
OF LEE COUNTY, FLORIDA

By: Brian Hamman
Chair

APPROVED AS TO FORM
FOR THE RELIANCE OF LEE COUNTY ONLY

Richard Lee
Office of the County Attorney

ATTEST:
LINDA DOGGETT, CLERK

Melissa Butler
Deputy Clerk