



**MONROE COUNTY, FLORIDA**

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**



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**I. Program Details:**

**A. LG(s)**

Name of Local Government	MONROE COUNTY, FLORIDA
Does this LHAP contain an interlocal agreement?	NO
If yes, name of other local government(s)	

**B. Purpose of the program:**

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

**C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025**

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

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

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

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

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

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



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

Special Needs Needs (420.0004 (13)) and Very Low-Income Applicants will have first priority for funding in all strategies

- J. **Discrimination:** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. **Support Services and Counseling:** Support services are available from various sources. Available support services may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. **Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	x
Local HFA Numbers	

- M. **Income Limits, Rent Limits and Affordability:** The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at [www.floridahousing.org](http://www.floridahousing.org).

*“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.*

- N. **Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. **Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides



periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Monroe County Social Services Department	10%
Third Party Entity/Sub-recipient		

- 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:** Must state the specific strategies and the specific activities that will be charged as a PDC. *State the percentage and/or maximum dollar amount. N/A*
- T. **Essential Service Personnel Definition (ESP):** **ESP includes** teachers and educators, other school district,

community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:**

Priority will be given to those sponsors who demonstrate innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance, rehabilitation of existing homes to greatly reduce the carbon footprint of building new homes; installation of storm shutters and high impact windows and doors; use of recycled construction materials; installation of new energy saving rated appliances; etc.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The Monroe County SHIP office in conjunction with Monroe County Social Services, utilize their existing applicant list in addition to continuous advertising on the Monroe County website for ongoing homeowner rehabilitation funding countywide.

**W. Describe efforts to reduce homelessness:** The SHIP program provides owner occupied rehabilitation assistance to the extremely low, very low, low, and moderate income clients of the county reducing the risk of those homeowners becoming homeless.

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

<b>A. HOMEBUYER ASSISTANCE</b>	Code 1
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a. Summary of Strategy: Funding assistance for the purchase or construction of a single-family, residential, owner-occupied property, including condominiums and townhouses.

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

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

d. Maximum award: \$45,000.00

e. Terms:

1. Deferred Loan: Secured by a recorded note and mortgage
2. Interest Rate: 0 %
3. Years in loan term: 30
4. Forgiveness: N/A
5. Repayment: None due as long as the loan is in good standing.
6. Default: The loan will be due and payable in full upon maturity, payment in full of the first mortgage, sale, rental or transfer of the property, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure, or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the assumption of their loan.

In the event of divorce by the occupants married to each other, and after title has been vested, as long as one of the original owners remains on title and has homestead exemption, the party remaining in the home shall be considered in compliance with the existing SHIP terms and conditions.

f. Recipient/Tenant Selection Criteria: Eligible applicants will receive assistance on a "First Qualified, First Served" basis. First priority will be given to Special Needs Applicants. Applicants who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income.

Applications for Homebuyer Assistance must include:

1. A contract for purchase of an existing housing unit or one under construction. An "under construction" housing unit shall be defined as having a building permit and pilings/foundation complete and inspected.
2. A lending institution pre-qualification letter for the amount to be financed which may assume up to a \$45,000 SHIP loan.

3. An affidavit from the Seller in the event this is a unit under construction, indicating the delivery date of the housing unit (cannot be more than five months from the date of the SHIP approval).

Applicants who fail to submit complete applications, who do not meet SHIP threshold requirements or cannot close due to financing or any other reason, may not reapply for SHIP assistance until the following application cycle.

- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Buyer(s) must contribute a minimum three percent (3%) of the sales price as a cash contribution to the purchase. The 3% can be comprised of title insurance, appraisals, inspections and/or closing costs. Property must meet minimum health and safety standards as defined under the U.S Department of Housing and Urban Development's, Housing Quality Standards (HQS). Any HQS deficiencies must be corrected prior to or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) may be substituted for the HQS inspection. Mortgage loans to public entities, which retain ownership of the land under the terms of a ground lease, shall extend to the improvements.

Homes must be financed with a federally insured financial institution, with the exception of Habitat for Humanity units. In the event other financing methods are utilized and approved by the SHIP Administrator, or assigned personnel, the SHIP Note and Mortgage must be held as a first Mortgage (in first position).

**SHARED APPRECIATION PROVISION:** All SHIP funds under this strategy are subject to a mortgage that shall contain recapture provisions which provides for shared appreciation between the buyer(s) and the Monroe County SHIP Program. The amount due Monroe County upon sale, refinancing or transfer of the property shall be calculated by adding the sum of the principal balance of the SHIP loan and 50% of the appreciated value. The appreciated value shall be the difference between the original purchase price and the sales price less any real estate commission, less the value of any permitted improvements and less reasonable closing costs. Housing units constructed utilizing Affordable Housing Permits which restrict appreciation of the housing unit's value, shall not be subject to the Shared Appreciation Provision.

**ASSUMPTION OF EXISTING SHIP MORTGAGES:** Existing SHIP Homebuyer Mortgage Loans may be assumed in order to enhance the owner-occupied property's marketability and avoid the loss of existing affordable housing units when the current appraised value is equal to or less than the purchase price and must be recommended by the SHIP Sr. Administrator and approved by the SHIP Program Administrator.

Existing SHIP Homebuyer Mortgage Loans of Not-For-Profit Homeownership Developer units may be assumed for the balance of the term of the existing loan by new very low and low-income qualified homebuyers. Transfer of title to the new homebuyers must be completed within a period that does not to exceed six (6) months after repayment by the existing homeowner.



<b>B. HOMEOWNER REHABILITATION</b>
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Code 3
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a. Summary: Funding assistance for owner occupied housing rehabilitation, with/or without leveraging with the Weatherization Assistance Program.
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b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$35,000.00

e. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: Twenty (20) years

1. Forgiveness: The loan balance will be forgiven during years ten (10) through twenty (20) at the rate of ten (10) % per year.

4. Forgiven at maturity.

5. Repayment: None due as long as the loan is in good standing.

6. Default: The loan will be due and payable in full upon in the event of, rental, sale, or transfer of the property before the maturity date, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure, or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the assumption of their loan.

In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on title and has homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions.

f. Eligible applicants will receive assistance on a "First Qualified, First Served" basis. Special Needs and Very Low-Income Applicants will have first priority for funding. Applicants who have been determined to be income eligible for program assistance will be placed on a waiting list according to their income classification.

g. Recipient/Tenant Selection Criteria: N/A

h. Sponsor Selection Criteria: N/A

i. Additional Information: For the purpose of this strategy, the standard for rehabilitation is defined as those improvements necessary for the subject unit to meet the U.S. Department of Housing and Urban Development's Housing Quality Standards (HQS). All households receiving rehabilitation assistance under

this strategy are not eligible for additional SHIP funding for a period of three (3) years from closeout of grant/loan.

**C. DISASTER RELIEF**

Code 5, 16

- a. Summary: Funds will be awarded to owner occupied homeowners and/or displaced individuals to provide immediate disaster relief, repair of existing homes or purchase assistance required to purchase or replace demolished homes as a result of an emergency or disaster which has been declared by executive order(s) signed by the President of the United States of America or the Governor of the State of Florida.

This strategy will only be funded and implemented in the event of a disaster using any funds that have not yet been encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Purchase of emergency supplies for eligible households to weatherproof;
- (b) Purchase and/or replacement housing unit;
- (c) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (d) Construction of wells or repair of existing wells where public water is not available;
- (e) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
- (f) Security deposit for eligible recipients that have been displaced from their homes due to disaster;
- (g) Rental assistance for eligible recipients that have been displaced from their homes due to disaster.
- (h) Any strategy included in the approved LHAP that benefit applicants directly affected by the declared disaster.
- (i) Other activities as proposed by Monroe County and approved by the Florida Housing Finance Corporation.

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

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

d. Maximum award: \$35,000

e. Terms:

2. Repayment loan/deferred loan/grant: Secured by a recorded note and mortgage

3. Interest Rate: 0%

4. Years in loan term: Ten (10)

5. Forgiveness: The loan balance will be forgiven during years six (6) through ten (10) at the rate of twenty (20) % per year.

6. Repayment: None due as long as the loan is in good standing.
7. Default: The outstanding loan balance will be due and payable in full upon the rental, sale or transfer of the property, failure to comply with the terms of the SHIP mortgage, loss of homestead exemption or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as the heir can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the assumption of their loan.

In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on title and has homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions.

- f. Recipient/Tenant Selection Criteria: Applications processed on a “First Qualified, First Served” basis.
- g. Sponsor Selection Criteria N/A
- h. Additional Information: Eligible costs include all hard and soft costs associated with the rehabilitation of the property.

<b>D. HOMEOWNER SEWER LATERAL CONNECTION</b>
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Code 3
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a. Summary: Funding assistance for sewer lateral connections for owner occupied properties, to include condominiums and townhouses.
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b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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

d. Maximum award: \$8,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Secured by a recorded note and mortgage
2. Interest Rate: %
3. Years in loan term: Ten (10)
4. Forgiveness: Forgiven at maturity
5. Repayment: None due as long as the loan is in good standing.
6. Default: The outstanding balance shall be due and payable upon rental, sale, transfer, or failure to comply with the terms of the SHIP mortgage, loss of homestead exemption, foreclosure, or death of the last surviving homeowner. In the event of the death of the last surviving homeowner, any income eligible heir residing in the home may assume the SHIP Loan as long as they can obtain title to the entire property within one (1) year of the death of the last surviving homeowner and the first mortgagee consents to the assumption of their loan.

In the event of divorce by the occupants married to each other and after title has been vested, so long as one of the original owners remains on title and has homestead exemption, the party remaining in the home shall be considered in compliance with the existing terms and conditions.

f. Recipient/Tenant Selection Criteria: Applications processed on a "First qualified, First Served" basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information: N/A

**E. AFFORDABLE RENTAL CONSTRUCTION/REHABILITATION**

Code 14, 21

a. Summary: Funds provided for the construction or rehabilitation of affordable rental housing units.

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

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

d. Maximum award: \$40,000.00 per unit

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded note and mortgage.
2. Interest Rate: 0% Non-Profit – 3% For Profit
3. Years in loan term: Fifteen (15)
4. Forgiveness: Not-for-Profit entities, full loan amount forgiven at maturity. For-Profit entities, full loan amount due at maturity.
5. Repayment: None due as long as the loan is in good standing
6. Default: Due and payable in full upon sale or transfer of the property or failure to comply with the terms of the SHIP Rental Monitoring Agreement or Land Use Restriction Agreement (LURA). SHIP set aside units assisted under this strategy must maintain rents that do not exceed the rent maximums published annually by the Florida Housing Finance Corporation. SHIP recipients that offer rental housing for sale within fifteen years of the SHIP award must give a right of first refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

f. Recipient/Tenant Selection Criteria: Eligible residents will be selected on a “First Qualified, First Served” basis.

g. Sponsor/Sub-recipient Selection Criteria: Priority will be given to those sponsors demonstrating innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities, or insurance.

Priority #1 shall be to provide funding for the preservation of Assisted Housing Units. The tiebreaker within Priority #1 shall be the lowest SHIP per unit cost.

Priority #2 Applications proposing the rehabilitation of existing affordable rental units, ranked in the following order:

- 2a. Proposing the longest period of affordability
- 2b. Serving very low-income tenants

- 2c. Serving substantially (%) very low-income tenants
- 2d. Serving low-income tenants
- 2e. Serving substantially (%) low-income tenants
- 2f. Serving moderate-income tenants

The tiebreaker shall be the lowest SHIP per unit cost.

Priority #3 Applications proposing the creation of the new rental units by construction or rehabilitation, ranked in the following order:

- 1a. Proposing the longest period of affordability
- 1b. Units serving very low-income tenants
- 1c. Units serving substantially (%) very low-income tenants
- 1d. Serving low-income tenants
- 1e. Serving substantially (%) low-income tenants
- 1f. Serving moderate-income tenants

The tiebreaker shall be the lowest SHIP per unit cost.

- h. Additional Information: All entities funded under this strategy will be required to execute a SHIP Rental Monitoring Agreement and Land Use Restriction Agreement (LURA) for a minimum term of fifteen (15) years.

<b>F. AFFORDABLE RENTAL DISASTER RELIEF</b>
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Code 16
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| <p>a. Summary: Funds will be provided for the rehabilitation of affordable rental units affected by a disaster as declared by executive order signed by the President or Governor.</p> |
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$35,000.00 per unit
- e. Terms :
1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a recorded note and mortgage and Land Use Regulations Agreement.
  2. Interest Rate: 0 %
  3. Years in loan term: Fifteen (15)
  4. Forgiveness: The loan balance will be forgiven at maturity.
  5. Repayment: None due if the loan is in good standing.
  6. Default: Principal and interest shall be due upon the sale or transfer of the property. If during the affordability period the property is sold or transferred to an eligible nonprofit organization approved by the County that agrees to execute all SHIP loan documents for the affordability period originally specified, no payment is due on the loan.
- f. Recipient/Tenant Selection Criteria: Tenants will be processed on a "First Qualified, First Served" basis.
- g. Sponsor Selection Criteria: Priority will be given to non-profit sponsors who own deed and income restricted properties in need of repair as a result of a disaster for the preservation of assisted housing units and long-term affordability for very low, low, and moderate income tenants
- h. Additional Information: Eligible costs include all hard and soft costs associated with the rehabilitation of the property.



### III. LHAP Incentive Strategies

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

#### A. Name of the Strategy: Expedited Permitting

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

Established policy and procedures: The Monroe County Year 2030 Comprehensive Plan and Land Development Code and Code of Ordinances establish procedures for expediting the development of affordable housing projects.

Provide a description of the procedures used to implement this strategy: Affordable housing permit applications are not required to go through the competitive ROGO (Rate of Growth Ordinance) process. Additionally, any development order or development permit for affordable housing receives priority in processing and review of applications and permits, per Section 9-2(b) of the Monroe County Code.

Responsible Agency: Monroe County Building Department and Planning & Environmental Resources Department

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

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

Established policy and procedures:

1. Section 9-3 of the Monroe County Code states: All ordinances, policies, resolutions, regulations, and comprehensive plan provisions (regulations) that may affect the cost of housing including those regarding infrastructure, permitting, impact fees, or development process and approvals shall be reviewed by the growth management director, the planning director, the building official and the finance or budget director. The assessment shall evaluate whether the new regulation does, in fact, affect the cost of housing including affordable housing. Such evaluation shall be addressed in the staff report to the board of county commissioners.

Responsible Agency: Monroe County Planning & Environmental Resources and Monroe County Building Department



2. The County allows applicants to apply to the Board of County Commissioners to waive building permit application fees for affordable housing (Section 6-108(e), Monroe County Code).

Responsible Agency: Monroe County Building Department

3. The adopted Fee Resolution for the Planning & Environmental Resources Department provides that there shall be no application or other fees, except advertising and noticing fees, for affordable housing projects, except that all applicable fees shall be charged for applications for all development approvals required for any development under Sec. 139-2(b) (Transfer of ROGO Exemptions from Mobile Home Parks) and for applications for variances to setback, landscaping and/or off-street parking regulations associated with an affordable housing development.

Responsible Agency: The Monroe County Planning and Environmental Resources Department and Monroe County Building Department

#### **Other Incentive Strategies Adopted:**

##### **C. Name of Strategy: Modification of Impact Fee Requirements**

Established policy and procedure: The County waives impact fees for all affordable housing permits, pursuant to Comprehensive Plan Policy 601.1.12, Section 139-1(b)(4) and Chapter 126 of the Land Development Code.

Monroe County Comprehensive Plan Policy 601.1.12: Monroe County shall annually monitor the eligibility of the occupants of housing units which have received special benefits, including but not limited to those issued under the affordable housing provisions specified in the Land Development Code or those issued through the Permit Allocation System. If occupants no longer meet the eligibility criteria specified in the Plan and in the Land Development Code, and their eligibility period has not expired, then Monroe County may take any one or a combination of the following actions:

1. require the payment of impact fees, if they were waived;
2. proceed with remedial actions through the Department of Code Compliance, as a violation of the Monroe County Code;
3. take civil court action as authorized by statute, common law, or via agreement between an applicant and the County; and/or
4. require the sale or rental of the unit(s) to eligible occupants.

Monroe County Code Chapter 126 – Impact Fees, Section 126-4(h)(6): Type of Development Not Affected. ... (6) Affordable or employee housing units (as defined in



section 101-1) for which a deferred payment of impact fees has been recorded in the chain of title.

Monroe County Code Section 139-1 Affordable and employee housing; administration: 139-1(b)(4) The requirements of this Land Development Code for the provision of impact fees shall be waived for affordable and employee housing and any market rate housing developed in accordance with subsection (b)(8) of this section.

Responsible Agency: Monroe County Building Department and Planning & Environmental Resources Department

**D. Name of Strategy: Flexibility in Densities for Affordable Housing**

Established policy and procedures:

1) Pursuant to Sections 130-157 and 139-1(b)(1) of the Land Development Code, the following density bonuses are allowed for affordable and employee housing: a Maximum Net Density of 25 dwelling units per buildable acre for land within an Urban Residential (UR) land use district; a Maximum Net Density of 18 dwelling units per buildable acre for land within a Mixed Use (MU) land use district; a Maximum Net Density of 18 dwelling units per buildable acre for land within a Suburban Commercial (SC) land use district; and a Maximum Net Density of 12 dwelling units per buildable acre for land within an Urban Commercial (UC) land use district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

2) Pursuant to Section 139-1(b)(2) of the Land Development Code, the maximum net residential density allowed per district and by this section shall not require Transferable Development Rights (TDR) for affordable and employee housing and market rate housing developed in accordance with subsection (b)(8) of this section. This allows a higher density for affordable and employee housing without the transfer and retirement of additional density.

3) Pursuant to Section 139-1(b)(5), the County allows the construction of affordable housing units on nonresidential sites, including hotel/motel density development, without deducting from the commercial floor area allowed when calculating density, any existing lawfully established or proposed affordable or employee housing on a parcel and the floor area thereof shall be excluded from the calculation of the total gross nonresidential floor area). Providing a 'density bonus' for the development of affordable or employee housing on the site with the nonresidential use.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**E. Name of Strategy: Reservation of Infrastructure Capacity for Affordable Housing**

Established policy and procedure: Monroe County prepares an annual Public Facilities Capacity Report. This Report indicates that there is sufficient infrastructure capacity to accommodate the needs of County residents.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**F. Name of Strategy: Allowance of Affordable Accessory Residential Units in Residential Zoning Districts**

Established policy and procedure: Additions and accessory bedrooms may be permitted on developed parcels as an accessory use/structure. The accessory use/structure must be consistent with existing density and Rate of Growth Ordinance (ROGO) requirements specified within the Land Development Code and the Monroe County Comprehensive Plan. Accessory uses/structures do not include second dwelling units, guest houses, lock-outs or any other potentially habitable structures that are occupied by a separate and independent resident/household.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**G. Name of Strategy: Reduction of parking and setback requirements for affordable housing**

Established policy and procedure: Pursuant to Sections 102-186 and 102-187, off-street parking requirements may be granted variances if the requisite criteria can be met.

Pursuant to Section 131-3(c), any required off-street parking spaces may be located on an accessory driveway within the front yard setback on a parcel developed exclusively with a residential use, provided it does not occupy more than 60 percent of the required front yard setback area and any vehicle utilizing such an off-street parking space shall be properly licensed and operable.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**H. Name of Strategy: Allowance of Flexible Lot Configurations**



Established policy and procedure: Monroe County allows flexible lot configurations to the extent setback and buffer yard requirements are met. Pursuant to Sections 102-186 and 102-187, variances to setback and buffer yard requirements may be granted if the requisite criteria can be met.

Pursuant to Sections 110-110 and 110-111 of the Land Development Code, there is a process to request a lot line adjustment for lots in a duly recorded lot as shown on a plat approved by the County. The resulting lots configured in the lot line adjustment process must meet the minimum requirements for a building site pursuant to the Land Development Code and Comprehensive Plan. All resulting lots will conform to the site development standards of the applicable zoning district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**I. Name of Strategy: Modification of Street Requirements**

Established policy and procedure: Monroe County allows internal street configurations that meet life safety criteria.

Responsible Agency: Monroe County Planning & Environmental Resources Department & Engineering Department

**J. Name of Strategy: Inventory of County Owned Property Suitable for Affordable Housing**

Established policy and procedures: Pursuant to Section 125.379, Florida Statutes, the County has prepared and will continue to provide an inventory of possible sites suitable for affordable housing. (Comprehensive Plan Policy 601.1.3)

On April 21, 2021, the Monroe County BOCC reviewed the updated inventory of County owned sites which may be appropriate for use as affordable housing. The inventory includes two developed parcels and two vacant parcels. The two developed parcels were also included in the 2015 approved inventory.

Responsible Agency: The Clerk of Court has the list of properties approved by the Board of County Commissioners in Resolution 167-2021. Monroe County Planning & Environmental Resources Department.

**K. Name of Strategy: Support development near transportation hubs and major employment centers and mixed-use developments**

Established policy and procedures:

- 1) Pursuant to Sections 130-157 and 130-139(b)(1) of the Land Development Code, the following density bonuses are allowed for affordable and employee housing



within zoning districts that allow commercial and mixed use development: a Maximum Net Density of 18 dwelling units per buildable acre for land within a Mixed Use (MU) land use district; a Maximum Net Density of 18 dwelling units per buildable acre for land within a Suburban Commercial (SC) land use district; and a Maximum Net Density of 12 dwelling units per buildable acre for land within an Urban Commercial (UC) land use district.

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 2) Livable CommuniKeys Plans (LCP) have been adopted by the Board of County Commissioners for Key Largo, Tavernier, Big Pine Key and No Name Key, Stock Island, and the Lower Keys. These LCPs identify activity centers that encourage the development of affordable housing near identified mixed use and employment centers. Proposed amendments to the Land Development Code also incorporate these areas as community center zoning overlay districts.

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 3) Policy 601.1.5 of the Monroe County Comprehensive Plan states: If Monroe County funding, or if County-donated land is to be used for any affordable housing project, alternative sites shall be assessed according to the following guidelines:

\*\*\*\*\*

4. Proximity to employment and retail centers. Sites within five miles of employment and retail centers shall be preferred. [9J-5.010(3)(c)(5)]

Responsible Agency: Monroe County Planning & Environmental Resources Department

- 4) Pursuant to Section 114-15 of the Land Development Code, nonresidential and multi-family uses generating over two thousand (2,000) trips per day shall be developed to encourage mass transit, by including features such as: transit facilities, including covered bus shelters, pedestrian/bicycle paths, bicycle racks, carpool facilities, adequate turning radii for large vehicles, and pedestrian access to adjacent nonresidential and multi-family uses.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**L. Name of Strategy: Inclusionary Housing**

*Residential*

Established policy and procedure: Per Section 139-1(e)(2) of the Land Development Code:

- a. Residential developments, other than mobile home or mobile home spaces covered by subsection (e)(2)b. of this section, that result in the development or redevelopment of three (3) or more dwelling units on a parcel or contiguous parcels shall be required to develop or redevelop at least 30 percent of the residential units as affordable housing units. Residential development or redevelopment of three (3) units on a parcel or contiguous parcels shall require that one (1) developed or redeveloped unit be an affordable housing unit. For the purpose of this section, and notwithstanding subsection (e)(2)b. of this section, any dwelling unit exceeding the number of lawfully established dwelling units on site, which are created by either a TRE or ROGO allocation award, shall be considered developed units.
- b. The removal and replacement with other types of dwelling units of ten (10) or more mobile homes that are located on a parcel or contiguous parcels and/or the conversion of mobile home spaces located on a parcel or contiguous parcels into a use other than mobile homes shall be required to include in the development or redevelopment a number of affordable housing units equal to at least 30 percent of the number of existing units being removed and replaced or converted from mobile home use or, in the event the new use is nonresidential, to develop affordable housing units at least equal in number to 30 percent of the number of mobile homes or mobile home spaces being converted to other than mobile home use. Removal and replacement or conversion to a different use of ten (10) mobile homes or mobile home spaces on a parcel or contiguous parcels shall require that three (3) units be replaced or converted to deed-restricted affordable housing.
- c. In calculating the number of affordable housing units required for a particular project, or phase of a project, all dwelling units proposed for development or redevelopment or mobile homes or mobile home spaces to be converted from mobile home use shall be counted. In phased projects, the affordable housing requirements shall be proportionally allocated among the phases. If a subsequent development or redevelopment is proposed following a prior development approved on the same property as it existed as of the effective date of the ordinance (ORD 030-2003, 017-2006, 011-2008 and 006-2016) from which this section is derived, which prior development did not meet the compliance thresholds set forth in subsection (e)(2)a. or (d)(2)b. of this section, the requirements of subsection (e)(2)a. or (e)(2)b. of this section shall be met as

part of the subsequent development for all units proposed for development or redevelopment.

*Nonresidential and Transient*

Ordinance 001-2021 was adopted by the Monroe County BOCC on February 17, 2021, which created an inclusionary housing requirement to address **nonresidential and transient development** to ensure that affordable housing is provided to the local workforce by employee generating development proportionate with the need for affordable workforce housing it creates.

The established policy and procedure is set forth in Section 139-1(f) of the Land Development Code. The intent of the section is to ensure that there is an affordable supply of housing for the local workforce. This will be accomplished by requiring workforce housing be provided for all new development and redevelopment in an amount proportionate to the need for affordable workforce housing that the nonresidential and transient use development or redevelopment creates. The intent of this subsection is to permit nonresidential and transient use owners to continue to establish uses consistent with the current building and safety standards and to ensure that as development and redevelopment occurs, comprehensive plan policies regarding affordable housing are implemented.

The technical support and analysis upon which the nonresidential inclusionary housing requirements are established are based upon the '*Affordable Workforce Housing Support Study for Non-Residential Development*,' prepared by Clarion Associates, LLC, prepared in June 2017.

Responsible Agency: Monroe County Planning & Environmental Resources Department

Recommendation: Monroe County shall maintain land development regulations on inclusionary housing.

**M. Name of Strategy: Mobile Home Park Incentive Program**

Established policy and procedure: Section 139-2(b) of the Land Development Code establishes incentives for affordable housing development by allowing the transfer of market rate ROGO exemptions within the ROGO subarea from mobile home parks in exchange for maintaining an equal or greater number of deed-restricted affordable dwelling units within Monroe County.

This program provides an eligible sender site owner the opportunity to transfer market rate ROGO exemptions currently associated with existing and lawfully established dwelling units from eligible sender sites to receiver site(s) within Monroe County,





provided that it involves the pooling of affordable dwelling unit rights for redevelopment at donated, purchased or otherwise appropriately deed-restricted sites, and transfer of ROGO exemptions or allocations for the purpose of implementing and facilitating one or more affordable housing projects.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**N. Name of Strategy: Employee Housing, Commercial Apartments, and Workforce Housing as Permitted Uses**

Established policy and procedure: The Monroe County Land Development Code currently permits “Employee Housing” and/or “Commercial Apartments” in several Land Use (Zoning) Districts where residential units are not otherwise permitted. Per Section 101-1 of the code:

Employee housing means an attached or detached dwelling unit that is intended to serve as affordable, permanent housing for working households, which derive at least 70 percent of their household income from gainful employment in the county and meet the requirements for affordable housing as defined in this section and as per section 130-161.

Commercial apartment means an attached or detached residential dwelling unit located on the same parcel of land as a nonresidential use that is intended to serve as permanent housing for the owner or employees of that nonresidential use. The term does not include a tourist housing use or vacation rental use.

Ordinance 001-2021 was adopted by the Monroe County BOCC on February 17, 2021, which created a definition for “workforce” and “workforce housing” as a part of a larger ordinance to create an inclusionary housing requirement to address nonresidential and transient development. The new Workforce housing use is interchangeable with the terms detached or attached dwellings, employee housing or commercial apartments included in the land use districts and shall be a permitted use in all land use districts where detached dwelling, attached dwellings, employee housing or commercial apartments are included as a current permitted use. The adopted definitions are consistent with the recommendation from the AHAC specified in Resolution 01-2016.

Established definitions in LDC Section 101-1:

*Workforce* means individuals or families who are gainfully employed supplying goods and/or services to Monroe County residents or visitors.

*Workforce Housing* means dwelling units for those who derive at least 70% of their income as members of the Workforce in Monroe County and who meet the affordable housing income categories of the Monroe County Code. Workforce housing shall be



interchangeable with the terms detached or attached dwellings, employee housing or commercial apartments included in the land use districts and shall be a permitted use in all land use districts where detached dwelling, attached dwellings, employee housing or commercial apartments are included as a current permitted use. An applicant choosing to develop workforce housing is subject to the requirements of Chapter 139 and all other requirements included in the land development code, including but not limited to, density, parking, bufferyards, access, etc.

Responsible Agency: Monroe County Planning & Environmental Resources Department

**O. Name of Strategy: Purchase and Lease Back Program**

Established policy and procedure: The County has a purchase and lease-back program for affordable housing.

Additionally, the County has actively participated in the federal and state grant opportunities made available after Hurricane Irma to acquire and redevelop mobile parks as workforce housing. The County has applied for a Community Development Block Grant - Disaster Recovery (CDBG-DR) grant to fund the property's purchase price and development costs.

Responsible Agencies: Monroe County Land Development Authority; Monroe County Housing Authority and Monroe County Attorney's Office.

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement (Required if applicable).
- H. Other Documents Incorporated by Reference.

**MONROE COUNTY**

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 807,336.00
Salaries and Benefits	\$ 73,233.00
Office Supplies and Equipment	\$ 2,500.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other* recording fees and inspections	\$ 3,000.00
<b>Total</b>	<b>\$ 80,733.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 31,000.00
Office Supplies and Equipment	\$ 2,000.00
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other* recording fees and inspections	\$ 2,000.00
<b>Total</b>	<b>\$ 35,000.00</b>
Admin %	10.00%
<b>OK</b>	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 31,000.00
Office Supplies and Equipment	\$ 2,000.00
Travel Per diem Workshops, etc.	\$
Advertising	\$ 500.00
Other* recording fees and inspections	\$ 1,500.00
<b>Total</b>	<b>\$ 35,000.00</b>
Admin %	10.00%
<b>OK</b>	

\*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: Other - recording fees and HQS inspections.

**Exhibit B**  
**Timeline for SHIP Expenditures**

Monroe County, Florida affirms that funds allocated for these fiscal years will  
*(local government)*  
meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Interim Report</b>	<b>Closeout Report</b>
<b>2022-2023</b>	6/30/2024	6/30/2025	9/15/2024	9/15/2025
<b>2023-2024</b>	6/30/2025	6/30/2026	9/15/2025	9/15/2026
<b>2024-2025</b>	6/30/2026	6/30/2027	9/15/2026	9/15/2027

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

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2022-2023</b>	3/30/2025	6/15/2025
<b>2023-2024</b>	3/30/2026	6/15/2026
<b>2024-2025</b>	3/30/2027	6/15/2027

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

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

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

**Other Key Deadlines:**

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Name of Local Government:		MONROE COUNTY										
Estimated Funds (Anticipated allocation only):			\$ 807,336									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
1	HOMEOWNER PURCHASE WITH REHAB	Yes		\$45,000	3	\$45,000	3	\$45,000	\$270,000.00	\$0.00	\$270,000.00	6
3	HOMEOWNER REHAB	Yes	1	\$35,000	4	\$35,000	1	\$35,000	\$210,000.00	\$0.00	\$210,000.00	6
3	HOMEOWNER SEWER LATERAL	Yes	6	\$8,000	2	\$8,000		\$8,000	\$64,000.00	\$0.00	\$64,000.00	8
5, 16	DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		7		9		4		\$544,000.00	\$0.00	\$544,000.00	20
Purchase Price Limits:			New	\$532,584	Existing	\$532,584						
			OK			OK						

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
14, 22	AFFORDABLE RENTAL REHAB/CONST	Yes	4	\$40,000		\$40,000		\$40,000	\$160,000.00	\$0.00	\$160,000.00	4
16	AFFORDABLE RENTAL DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		4		0		0		\$160,000.00	\$0.00	\$160,000.00	4
Administration Fees			\$ 80,336		10%		OK					
Home Ownership Counseling			\$ 5,000									
<b>Total All Funds</b>			\$ 789,336 OK									

Set-Asides			
Percentage Construction/rehab (75% requirement)		87.2%	OK
Homeownership % (65% requirement)		67.4%	OK
Rental Restriction (25%)		19.8%	OK
Very-Low Income (30% requirement)	\$ 243,000	30.1%	OK
Low Income (30% requirement)	\$ 291,000	36.0%	OK
Moderate Income	\$ 170,000	21.1%	

Strategies listed in LHAP must appear on Ex C, even if unfunded

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
Name of Local Government:			MONROE COUNTY									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	HOMEBUYER ASSISTANCE	Yes		\$45,000		\$45,000	3	\$45,000	\$135,000.00	\$0.00	\$135,000.00	3
3	HOMEOWNER REHAB	Yes	3	\$35,000	3	\$35,000		\$35,000	\$210,000.00	\$0.00	\$210,000.00	6
5, 16	DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		3		3		3		\$345,000.00	\$0.00	\$345,000.00	9
<b>Purchase Price Limits:</b>			<b>New</b>	\$532,584	<b>Existing</b>	\$532,584						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
1 <sup>16</sup> , 2 <sup>16</sup>	AFFORDABLE RENTAL REHAB/CONST	Yes		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0
16	AFFORDABLE RENTAL DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$	-	0%		OK					
	Home Ownership Counseling		\$	5,000								
<b>Total All Funds</b>			\$	350,000	OK							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		98.6%	OK
Homeownership % (65% requirement)		98.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$105,000	30.0%	OK
Low Income (30% requirement)	\$105,000	30.0%	OK
Moderate Income	\$135,000	38.6%	

Strategies listed in LHAP must appear on Ex C, even if unfunded  
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FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government: MONROE COUNTY

Estimated Funds (Anticipated allocation only):		\$ 350,000										
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
1	HOMEBUYER ASSISTANCE	Yes		\$45,000		\$45,000	3	\$45,000	\$135,000.00	\$0.00	\$135,000.00	3
3	HOMEOWNER REHAB	Yes	3	\$35,000	3	\$35,000		\$35,000	\$210,000.00	\$0.00	\$210,000.00	6
5, 16	DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		3		3		3		\$345,000.00	\$0.00	\$345,000.00	9
	Purchase Price Limits:		New	\$ 532,584	Existing	\$ 532,584						
			OK		OK							

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
14, 16	AFFORDABLE RENTAL CONST/REHAB	Yes		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0
16	AFFORDABLE RENTAL DISASTER RELIEF	Yes		\$35,000		\$35,000		\$35,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
							\$8		\$0.00	\$0.00	\$0.00	0
							\$8		\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees		\$ -		0%		OK					
	Home Ownership Counseling		\$ 5,000									
	Total All Funds		\$ 350,000		OK							

Set-Asides			
Percentage Construction/Rehab (75% requirement)		98.6%	OK
Homeownership % (65% requirement)		98.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 105,000	30.0%	OK
Low Income (30% requirement)	\$ 105,000	30.0%	OK
Moderate Income	\$ 135,000	38.6%	

Strategies listed in LHAP must appear on Ex C, even if unfunded



**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government: **MONROE COUNTY, FLORIDA**

- (1) The local government will advertise the availability of SHIP funds pursuant to 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, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide 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.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented.

X  
Witness

X   
Chief Elected Official or designee

X  
Witness

X Mayor David Rice  
Type Name and Title

FILED FOR RECORD  
 2022 AUG -1 PM 3:26  
 CLERK CIR. CT. MONROE COUNTY, FL



Date: \_\_\_\_\_  
 Attest: Kevin Madok, Clerk  
 (Seal)

By:   
 As Deputy Clerk

Monroe County Attorney's Office

James D.  
Molenaar

Digitally signed by James D.  
Molenaar  
Date: 2022.07.21 11:56:47 -04'00'

Approved for form and legal sufficiency  
 James Molenaar, Assistant County Attorney

RESOLUTION 205 - 2022

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MONROE 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 MAYOR OR THE COUNTY ADMINISTRATOR 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 10 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17); and.

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

A handwritten signature in black ink, possibly reading 'J. Smith', is written over the date '6/16/2022'. The signature and date are enclosed within a hand-drawn circle.

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

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

Section 1: The Monroe County Board of County Commissioners hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024 and 2024-2025.

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

Section 3: The Monroe County Board of County Commissioners hereby approves the use of 10 percent of the local housing distribution plus 10 percent of program income to adequately pay the necessary cost of administering the local housing assistance plan.

Section 4: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED by the Board of County Commissioners of Monroe County, Florida at a regular meeting of said Board on the 20th day of July, 2022

Mayor David Rice	<u>Yes</u>
Mayor Pro Tem Craig Cates	<u>Yes</u>
Commissioner Michelle Coldiron	<u>Yes</u>
Commissioner James Scholl	<u>Yes</u>
Commissioner Holly Merrill Raschein	<u>Yes</u>



ATTEST: Monroe County Clerk

BOARD OF COUNTY COMMISSIONERS OF  
MONROE COUNTY, FLORIDA

BY: [Signature]  
As Deputy Clerk

BY: [Signature]  
Mayor David Rice

Approved as to legal sufficiency:  
Date:

MONROE COUNTY ATTORNEY  
ADDOVEN AS TO FORM  
[Signature]  
JAMES MOLENAAR  
ASSISTANT COUNTY ATTORNEY  
Date: 16 JUNE 2022

FILED FOR RECORD  
2022 AUG -1 PM 3:26  
CLERK OF COUNTY, FL