MONROE COUNTY FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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I. **Program Details:**

A. **Name of the participating local government:** MONROE COUNTY, FLORIDA

Is there an Interlocal Agreement: Yes: ____ No: X

B. **Purpose of the program:**

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

C. **Fiscal years covered by the Plan:** 2019-2020, 2020-2021 AND 2021-2022.

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 Monroe County Board of County Commissioners Meetings Agenda and the Notice of Funding Availability when applicable.

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
applications were submitted as well as any established funding priorities as described in this plan. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy. First priority is given to those clients who meet the 20% Special Needs definition.

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 familial 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 median area purchase price established by the U.S. Treasury Department or as described above. The methodology used is: [U.S. Treasury Department](#).

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 of proposed Administrative Expenditures is attached as Exhibit A. MONROE COUNTY, FLORIDA finds that the moneys deposited in the local housing assistance trust fund shall be used 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 wholly performed and maintained by MONROE COUNTY, FLORIDA.

R. **Project Delivery Costs:** N/A

S. **Essential Service Personnel Definition:** Essential Services Personnel in Monroe County shall include teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel; full-time and part-time working persons employed in Monroe County providing services in the construction and, real estate, finance, public and non-profit organizations, licensed professions and trades, commercial fishing, hospitality, wholesale and retail consumer services, transportation, and security.

T. **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.

U. **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. There has been a continuous demand for funding.
V. **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. Housing Strategies:

A. HOMEBUYER ASSISTANCE

a. Summary of Strategy: Funding assistance for the purchase or construction of a single-family, residential, owner occupied property, including condominiums and townhouses.


c. Income Categories: Very Low, Low and Moderate

d. Maximum award: $45,000

e. Terms:
   1. Deferred Loan: Secured by a recorded note and mortgage
   2. Interest Rate: 0%
   3. Term: Thirty (30) years
   4. Forgiveness: N/A – Full loan amount due 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 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 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.

f. Recipient Selection Criteria: Eligible applicants will receive assistance on a “First Qualified, First Served” basis. 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/Developer Selection Criteria: N/A

h. Additional Information: Buyer(s) must contribute a minimum three percent (3%) of the sales price as a down payment. 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.

The home must be financed with a federally insured financial institution. In the event other financing methods are utilized and approved by the SHIP Administrator or assigned personnel, the SHIP Note and Mortgage must be a first mortgage.

**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 in 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 original purchase price and must be recommended by the SHIP Program Coordinator 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. HOMEOWNER REHABILITATION

a. Summary of Strategy: Funding assistance for owner occupied housing rehabilitation, with/or without leveraging with the Weatherization Assistance Program.

b. Fiscal Years Covered: 2019-2020 - 2020-2021 - 2021-2022

c. Income Categories: Very Low, Low and Moderate Income

d. Maximum award: $35,000. The first $20,000.00 in funding is a grant.

e. Terms:
   1. Deferred Loan : Secured by a recorded note and mortgage
   2. Interest Rate: 0%
   3. Term: Twenty (20) years
   4. Forgiveness: N/A - Full loan amount due 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, 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.

f. Recipient Selection Criteria: Eligible applicants will receive assistance on a “First Qualified, First Served” basis. 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. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: N/A

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. HOMEOWNER DISASTER MITIGATION

a. Summary of Strategy: Funds will be awarded to owner occupied homeowners to make hurricane related or other disaster repairs for which an emergency or disaster has been declared by executive order signed by the President or Governor a result of the disaster.

b. Fiscal Years Covered: 2019-2020 - 2020-2021 - 2021-2022

c. Income Categories: Very Low, Low and Moderate

d. Maximum award: $35,000

e. Terms:
1. Deferred loan: Secured by a recorded note and mortgage
2. Interest Rate: 0%
3. Term: Ten (10) years
4. Forgiveness: The loan balance will be forgiven during years six (6) through ten (10) at the rate of twenty (20) % per year.
5. Repayment: None due as long as the loan is in good standing.
6. 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.

f. Recipient Selection Criteria: Applications processed on a “First Qualified, First Served” basis.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: For the emergency repairs under this strategy, emergency repairs are defined as those repairs to damages resulting from a disaster that pose an immediate health and safety hazard to occupant(s).
D. HOMEOWNER SEWER LATERAL CONNECTIONS

a. Summary of Strategy: Funding assistance for sewer lateral connections for owner occupied properties, to include condominiums and townhouses.

b. Fiscal Years Covered: 2019-2020 - 2020-2021 - 2021-2022

c. Income Categories: Very low and Low Income

d. Maximum award: $8,000

e. Terms:
  1. Deferred loan: Secured by a recorded note and mortgage
  2. Interest Rate: 0%
  3. Term: Ten (10) years
  4. Forgiveness: Full loan amount 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 maturity or in the event of rental, sale, transfer, or 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 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.

f. Recipient Selection Criteria: Applications processed on a “First qualified, First Served” basis.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: N/A
E. RENTAL CONSTRUCTION/REHABILITATION

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

b. Fiscal Years Covered: 2019-2020 - 2020-2021 - 2021-2022

c. Income Categories: Very Low, Low and Moderate

d. Maximum award: $40,000 per unit

e. Terms:
   1. Deferred loan: Secured by a recorded note and mortgage.
   2. Interest Rate: 0% - not-for-profit entities, 3%- for-profit entities
   3. Term: Fifteen (15) years.
   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 Selection Criteria: Eligible residents will be selected on a “First Qualified, First Served” basis.

g. Sponsor/Developer 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.
F. AFFORDABLE RENTAL UNITS - DISASTER MITIGATION

a. Summary of Strategy: Funds provided for deed restricted and/or affordable rental units to make hurricane related or other disaster repairs for which an emergency or disaster has been declared by executive order signed by the President or Governor and which have an approved local housing assistance plan to implement a local housing assistance strategy, consistent with ss. 420.907 -420.9079, for repairing and replacing housing damaged as a result of the disaster.

b. Fiscal Years Covered: 2019-2020 - 2020-2021 - 2021-2022

c. Income Categories: Very Low, Low and Moderate

d. Maximum award: $35,000

d. Terms:
1. Deferred loan: Secured by a recorded note and mortgage
2. Interest Rate: 0%
3. Term: Ten (10) years
4. Forgiveness: The loan balance will be forgiven during years six (6) through ten (10) at the rate of twenty (20) % per year.
5. Repayment: None due as long as the loan is in good standing.
6. 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, or death of the last surviving property owner. In the event of the death of the last surviving property owner, any income eligible heir 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 property owner and the first mortgagee (if applicable) consents to the assumption of their loan. First priority will be given to Special Needs Applicants.

f. Recipient Selection Criteria: Applications processed on a “First Qualified, First Served” basis.

g. Sponsor/Developer 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 and, to provide funding for the preservation of Assisted Housing Units, proposing the longest period of affordability for very low, low and moderate income clients.

h. Additional Information: For the emergency repairs under this strategy, emergency repairs are defined as those repairs to damages resulting from a disaster that pose an immediate health and safety hazard to occupant(s).
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 2010 Comprehensive Plan and Land Development Code establish procedures for expediting the development of affordable housing projects. The County is allowed to issue 197 building permits annually, and of these permits, the County sets aside 71 permits for affordable housing. Any unused allotment of permits for affordable housing is rolled over and accumulated in subsequent years. Note, the BOCC transmitted a Comprehensive Plan amendment to make all affordable housing allocations available immediately [no longer need to distribute 71 allocations per year] to expedite the use/availability of affordable allocations. Adoption is anticipated in early 2016.

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 Assistant County Administrator, 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. 130-161.1 (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 130-161(a)(4) and Chapter 126 of the Land Development Code.

Monroe County 2012 Comprehensive Plan Policy 601.1.12: By January 4, 1997, Monroe County shall adopt Land Development Regulations which may include density bonuses, impact fee waiver programs, and other possible regulations to encourage affordable housing.

Monroe County Code Chapter 126 – Impact Fees, Section 125-4(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 130-161 Affordable and employee housing; administration: 130-161(a)(4) The requirements of this chapter for the provision of impact fees shall be waived for affordable and employee housing and any market rate housing developed in accordance with subsection (a)(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 130-161(a)(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

Recommendation:

The Monroe County Affordable Housing Advisory Committee will be reviewing density bonuses as part of its tasks assigned by the BOCC.

2) Pursuant to Section 130.161(a)(5), the County allows the construction of affordable housing units on commercial sites 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).

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 or any other potentially habitable structures that are occupied by a separate and independent resident.

   Responsible Agency: Monroe County Planning & Environmental Resources Department

   Recommendation: The Monroe County Affordable Housing Advisory Committee (AHAC) will review density and affordable workforce accessory dwelling units as part of its tasks assigned by the BOCC.

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 130-189, 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

Recommendation: The Monroe County Affordable Housing Advisory Committee will be reviewing setback and variance requirements for affordable workforce housing as part of its tasks assigned by the BOCC.

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.

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 601.1.6)

On November 20, 2015, the Monroe County Affordable Housing Advisory Committee reviewed and recommended an inventory to the BOCC. The BOCC will be reviewing the updated inventory of County owned sites which may be appropriate for use as affordable housing.

Responsible Agency: The Clerk of Court has the list of properties approved by the Board of County Commissioners in Resolution 299-2007. 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 130-161(a)(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 601.1.8 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

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

Established policy and procedure: Per Section 130-161(b)(2) of the Land Development Code:

a. Residential developments, other than mobile home or mobile home spaces covered by subsection (b)(2)b. of this section, that result in the development or redevelopment of three 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 units on a parcel or contiguous parcels shall require that one developed or redeveloped unit be an affordable housing unit. For the purpose of this section, and notwithstanding subsection (b)(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 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 mobile homes or mobile home spaces on a parcel or contiguous parcels shall require that three 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 since the effective date of the ordinance from which this section is derived 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 from which this section is derived, which prior development did not meet the compliance thresholds set forth in subsection (b)(2)a. or (b)(2)b. of this section, the requirements of subsection (b)(2)a. or (b)(2)b. of this section shall be met as part of the subsequent development for all units proposed for development or redevelopment after the effective date of the ordinance from which this section is derived.

Responsible Agency: Monroe County Planning & Environmental Resources Department

Recommendation: Monroe County shall maintain land development regulations on inclusionary housing and shall evaluate expanding the inclusionary housing requirements to include or address nonresidential and transient development and redevelopment based on specific data and analysis.

M. Name of Strategy: Mobile Home Park Incentive Program

Established policy and procedure: Section 130-161.1 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.

Recommendation: Consider amending the Land Development Code to allow incentives for a market rate unit to obtain an affordable ROGO allocation and move the market rate unit to another site through a transfer of ROGO Exemption (TRE) if the existing site will be deed restricted for 99 years as affordable.

Responsible Agency: Monroe County Planning & Environmental Resources Department
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.

Responsible Agency: Monroe County Planning & Environmental Resources Department

Recommendation: The definition and permitted uses sections of the Monroe County Code should be amended to incorporate the AHAC’s (Affordable Housing Advisory Committee) proposed definitions of “Workforce” and “Workforce Housing” and include Workforce Housing as a permitted use in all zoning districts that currently permit either Commercial Apartments or Employee Housing. The goal is to encourage Workforce Housing within existing commercial centers and zoning districts, but to not require Workforce Housing residents to work on the site where the housing is located.

AHAC proposed definitions: 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.

Name of Strategy: Purchase and Lease Back Program

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

Responsible Agencies: Monroe County Land Development Authority; Monroe County Housing Authority.
**MONROE COUNTY**

**EXHIBIT A**
LHAP 2020-2021-2022

<table>
<thead>
<tr>
<th>Fiscal Year: 2019-2020</th>
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<tr>
<td><strong>Estimated Allocation for Calculating:</strong></td>
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<td>Salaries and Benefits</td>
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<td>Office Supplies and Equipment</td>
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<td>Travel Per diem Workshops, etc.</td>
</tr>
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<td>Advertising</td>
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<td>Counselling</td>
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<td>Other*</td>
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<td>Travel Per diem Workshops, etc.</td>
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<tr>
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</tr>
<tr>
<td>Other*</td>
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<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.*
EXHIBIT B
LHAP 2020-2021-2022

Timeline for SHIP Expenditures

MONROE 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 by December 31 of the year prior to 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
#### 2020-2021-2022

Name of Local Government: **MONROE COUNTY**

**Allocation:** $50,000.00

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<th>Code</th>
<th>HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)</th>
<th>VLI</th>
<th>Max. SHIP Units</th>
<th>LI</th>
<th>Max. SHIP Units</th>
<th>MI</th>
<th>Max. SHIP Units</th>
<th>New Construction Without Construction</th>
<th>Rehab/Repair Without Construction</th>
<th>Total</th>
<th>Percentage</th>
<th>Units</th>
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<th>Max. SHIP Units</th>
<th>MI</th>
<th>Max. SHIP Units</th>
<th>New Construction Without Construction</th>
<th>Rehab/Repair Without Construction</th>
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Percentage Construction: Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

**Maximum Allowable Purchase Price:**

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<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
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<td>Low Income</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>30.0%</strong></td>
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**Allocation Breakdown Amount %** Projected Program Income: %
---
New $410,755 Existing $490,755

Allocation Breakdown Amount % Projected Recaptured Funds:
---
Distribution: $350,000.00

Total Available Funds: $350,000.00

PAGE 24
<table>
<thead>
<tr>
<th>Code</th>
<th>HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
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<td>Add Subtotals 1 &amp; 2, plus all</td>
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<td>Percentage Construction: Calculate Cons/Rehab Percent. by adding Grand Total Columns A&amp;B, then divide by Annual Allocation Amt.</td>
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Allocation Breakdown

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<td>Low Income</td>
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</tr>
<tr>
<td>Moderate Income</td>
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<tr>
<td>TOTAL</td>
<td>$300,000.00</td>
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Projected Program Income: Max Amount Program Income For: $0.00
<table>
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<tr>
<th>HOME OWNERSHIP STRATEGIES</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>M</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>RehabRepair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total Percentage</th>
<th>Total Units</th>
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<tr>
<td>OWNER OCCUPIED REHAB</td>
<td>1</td>
<td>$35,000</td>
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<td>$70,000.00</td>
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<td>SPECIAL NEEDS (2)</td>
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<tr>
<td>RENTAL STRATEGIES</td>
<td>VLI</td>
<td>Max. SHIP</td>
<td>LI</td>
<td>Max. SHIP</td>
<td>M</td>
<td>Max. SHIP</td>
<td>New Construction</td>
<td>RehabRepair</td>
<td>Without Construction</td>
<td>Total</td>
<td>Total Percentage</td>
<td>Total Units</td>
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<tr>
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<td></td>
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<td>0.00%</td>
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<td>Administration Fees</td>
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<td>Administration Fees</td>
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<td>SUBTOTAL 1 (Home Ownership)</td>
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<tr>
<td>SUBTOTAL 2 (Non-Home Own)</td>
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<td>100.00%</td>
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<td>GRAND TOTAL</td>
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<td>$315,000.00</td>
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</table>

The Allocation Breakdown includes:
- Very Low Income: $105,000.00 (30.0%)
- Low Income: $105,000.00 (30.0%)
- Moderate Income: $105,000.00 (30.0%)
- TOTAL: $315,000.00 (100.0%)

The New Purchase Price is $340,795, and the Existing Purchase Price is $340,795.
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.
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.

SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

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.

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.

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)

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.

The provisions of Chapter 83-220, Laws of Florida ___has or ___X___ has not been implemented.

X ______________________ X __________
Witness

Sylvia J. Murphy
Chief Elected Official or designee

X ______________________ X __________
Witness

Sylvia Murphy, Mayor
Type Name and Title

July 17, 2019
Date

OR

MONROE COUNTY ATTORNEY
APPROVED AS TO FORM
Date 6/25/19

PEDRO J. MERCADO
ASSISTANT COUNTY ATTORNEY
RESOLUTION 192 - 2019

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 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
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 2019-2020, 2020-2021 and 2021-2022.

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 terms 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 17th day of July, 2019

Mayor Sylvia Murphy
Mayor Pro Tem Danny Kolhage
Commissioner Michelle Coldiron
Commissioner David Rice
Commissioner Heather Carruthers

ATTEST: Monroe County Clerk
BY: Date:

BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA

BY: Mayor Sylvia Murphy

Approved as to legal sufficiency:
Date:

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