Polk County

SHIP LOCAL HOUSING ASSISTANCE PLAN
(LHAP)


FHFC Approved 5/15/2017

***TR# 01 and Amendment No. 13/19/2019
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I. Program Details:

A. Name of the participating local government: Polk County, a political subdivision of the State of Florida.

Is there an Interlocal Agreement: Yes ___ No ___X___

If "Yes", name local government(s) in the Interlocal Agreement: N/A

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.


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 applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy:

The County will accept applications during the advertised "Application Period" which will be 30 days. Applications will be placed in order of receipt and separated based on strategy applied for. When funds are available for a particular strategy, the applicants from the waiting list will be contacted to complete/update the application for SHIP assistance. Applicants will be placed in the queue for assistance once they have provided all required documentation and been deemed SHIP eligible.

Ranking Priority:
1. Special Needs Households
   a. Very low
   b. Low
   c. Moderate
2. After Special Needs Set-asides are met
   a. Very Low
   b. Low
   c. Moderate
3. For the Demolition/Reconstruction Strategy priority will be given to those homes that are owned by the elderly defined as over age 62.

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 for first time home buyers are available from various sources. The County will provide Homeownership Counseling (Pre and Post), Credit Counseling, and Foreclosure Counseling through qualified HUD approved agencies.

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

The methodology used is:
   X U.S. Treasury Department
   ___ Local HTA Numbers

M. Income Limits, Rent Limits and Affordability: The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.
“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

**Very Low-Income Person or Household:** A household with a total annual gross income that does not exceed 50% of the annual median income adjusted for household size within the Lakeland-Winter Haven MSA.

**Low Income Person or Household:** A household with a total annual gross income that does not exceed 80% of the annual median income adjusted for household size within the Lakeland-Winter Haven MSA.

**Moderate Income Person or Household:** A household with a total gross income that does not exceed 120% of the annual median income adjusted for household size within the Lakeland-Winter Haven MSA.

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. Polk County 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 the Polk County Housing and Neighborhood Development Office. Polk County will advertise county wide for eligible subrecipients that are interested in participating in Polk County's down payment assistance delivery program.

R. Project Delivery Costs: For the Purchase Assistance Strategy the County will pay a service delivery fee for underwriting and administration for each client file closed.

S. Essential Service Personnel Definition: For purposes of SHIP funding, Polk County considers the following groups Essential Services Personnel: including, but not limited to, teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trades personnel, and other job categories. Polk County also included First Responders, active military, and National Guard personnel stationed in the County.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: The county will, when economically feasible, employ the following Green Building requirements on rehabilitation and emergency repairs:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint);
2. Low-flow water fixtures in bathrooms—WaterSense labeled products or the following specifications:
   a. Toilets: 1.6 gallons/flush or less,
   b. Faucets: 1.5 gallons/minute or less,
   c. Showerheads: 2.2 gallons/minute or less;
3. Energy Star qualified refrigerator;
4. Energy Star qualified exhaust fans in all bathrooms; and

U. Describe efforts to meet the 20% Special Needs set-aside: The 20% Special Needs set-aside will be met through the Owner-Occupied Rehabilitation, Demolition/Reconstruction, and the Emergency Repair strategies.

V. Describe efforts to reduce homelessness: The County will work with agencies serving local homeless populations including the Homeless Coalition of Polk County and the Lakeland,
Winter Haven/Polk County Continuum of Care Members. Assistance is primarily through rental assistance to place individuals or families in rental or transitional housing for the purpose of providing a stable housing situation for up to twelve months. SHIP staff stays updated about funding sources to pay past due rents and offer move-in assistance. The SHIP Office works closely with the lead agency of the Continuum of Care so that housing programs are complementary and not duplicative or working at cross purposes.

Polk County receives federal Emergency Solutions Grant (ESG) Funds each year which is passed through to local homeless assistance providers under a Request for Applications (RFA) process. Funds awarded are used by local Emergency Shelters for operations and essential services. Rental assistance may be provided by an ESG Subrecipient.

SHIP Staff makes referrals to the Polk County Veterans Services office and resources available to homeless veterans.

### Section II. LHAP Strategies:

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<th>A. Owner Occupied Rehabilitation</th>
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a. Summary of Strategy: SHIP funds will be awarded to households in need of repairs to correct code violations, health and safety issues, roofing systems (including soffit and fascia), septic tanks, wells and handicapped accessibility including ramps, grab bars, widen doors for access. This strategy has two levels: Minor and Major Rehabilitation. The levels are based on the initial inspection/evaluation of the property and the estimated dollar amount of the work to be completed.


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

d. Maximum award: Minor Rehabilitation $40,000
   Major Rehabilitation $85,000

e. Terms:

1. Deferred loan/grant: Funds for Minor and Major Rehabilitation will be awarded as a deferred loan secured by a recorded subordinate mortgage/note. Soft costs are included in the maximum award above and are granted to the borrower.

2. Interest Rate: 0%

3. Years in loan term: Minor rehab 7 years.
   Major rehab 15 years.

4. Forgiveness: Minor Rehab Loan is forgiven at the end of the 7th year.
   Major Rehab Loan is forgiven at the end of the 15th year.
5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence, failure to pay property taxes. If any of these occur, the outstanding balance will be due and payable. In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

7. A grant will be provided for project service delivery costs, permits, septic tank pump outs, recording fees, and any other project related costs as approved by the Housing Manager on a case by case basis. Note Relocation funds apply only to the Major Rehabilitation Projects. Relocation funds and grant will be provided not to exceed $8,000 per client. These soft costs are included in the maximum award amount and are granted to the borrower.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities as outlined in Section I. Waiting List/Priorities.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Mobile and manufactured homes are not generally eligible for Owner Occupied Rehabilitation. However, if repairs are needed for the removal of architectural barriers for households with special housing needs, as defined in the Florida Administrative Code Chapter 67-37.002 (21), in a mobile or manufactured home, for health and safety purposes, the case may be submitted to the Housing and Neighborhood Development manager for review and approval. In accordance with SHIP guidelines, no more than 20 percent of SHIP funds may be used for assistance for mobile homes, which must have been constructed after June 1994 to be considered eligible housing.

SHIP funds for this Strategy will be awarded (one time per three-year SHIP funding cycle).
B. Purchase Assistance

a. Summary of Strategy: SHIP funds will be awarded for down payment and closing costs to households to purchase a newly constructed or existing home. A newly constructed home must have received a certificate of occupancy within the last twelve months.

Prospective homebuyers must qualify as a first-time Homebuyer under the HUD definition: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.


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

d. Maximum award:
   - Very Low: $24,000
   - Low: $16,000
   - Moderate: $11,000

c. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: 7 Years for very-low, low and moderate income

4. Forgiveness: Loan is forgiven at the end of the 7th year.

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

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: loss of homeowner’s insurance, sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as a principal residence, failure to pay property taxes. If any of these occur, the outstanding balance will be due and payable. Closing costs assistance will be provided as a grant up to $2,000 as part of the maximum award. In cases where the combined loan to value exceeds 100%, the amount over 110% may not be subject to recapture, per the requirements of the first mortgage holder.
In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If he legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities as outlined in Section I. Waiting List/Priorities.

g. Sponsor/Developer Selection Criteria: Polk County will advertise county wide for eligible sponsors that are interested in participating in Polk County’s down payment assistance delivery program.

This program may be implemented by a single entity or a consortium of eligible sponsors. The eligible sponsors or eligible subrecipients will be chosen by an RFP process. The successful respondents will have a proven record with the administration of very low, low, and moderate-income home buyer programs. In addition, they will have successfully demonstrated capacity to handle the administrative process for the anticipated number of loans, and will ensure the required home buyer education criteria have been met for each client. The ability to leverage private dollars/in kind services will be an advantage to the successful respondent. All eligible sponsors must attend SHIP training. Eligible sponsors employing Welfare Transition Program personnel will be given preference in the selection process.

h. Additional Information: Mobile Homes are not eligible for purchase under this program.

The County has a Subordination Policy if there is a request to subordinate purchase assistance funds. The Polk County Subordination Policy is attached in Exhibit II.

| C. Emergency Repair | Code 6 |

a. Summary of Strategy: Funds will be awarded to applicants in need of rehabilitation of their home related to a dire situation that needs to be mitigated immediately. This includes: damaged roofing that is leaking, failing septic tanks spilling sewage on the ground, non-functioning wells that pose an immediate health hazard to the occupants of the unit. This strategy will only be used for an applicant who has applied for, but will not receive assistance through the owner-occupied rehabilitation strategy within the next three months.

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

d. Maximum award: $40,000

c. Terms:
   1. Repayment deferred loan/Grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note. Soft costs are included in the maximum award amount and are granted to the borrower.

   2. Interest Rate: 0%

   3. Years in loan term: 7 years

   4. Forgiveness: Loan is forgiven at the end of the 7th year.

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

   6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: loss of homeowner's insurance, sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, or failure to pay property taxes. If any of these occur, the outstanding balance will be due and payable.

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

   If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

   7. A grant will be provided for project service delivery costs, permits, septic tank pump outs, recording fees, and any other project related costs as approved by the Housing Manager on a case by case basis.

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities as outlined in Section I. Waiting List/Priorities. In addition, the applicant must be on the rehabilitation waiting list and have the need for an immediate repair, as documented by the County's rehabilitation specialist.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: An applicant requesting an emergency repair will be required to:

   1. Allow the rehabilitation specialist to access the home for an inspection to
determine the need for the repair.

2. Provide proof of homeowner’s insurance policy and any proof whether or not the insurance will cover any part of the repair.

Mobile homes will not be eligible for assistance. However, if there is an emergency accessibility hardship case involving a manufactured home, it will be evaluated based on the merits of the hardship claim, supporting documentation, as well as, the amount of assistance needed and is subject to HND management approval. Total funding for such hardship cases will not exceed the 20% of SHIP funds per Florida statutes.

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<th>D. Demolition/Reconstruction</th>
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a. Summary of Strategy: SHIP funds will be used to provide replacement housing for eligible owner-occupied homes once the evaluation of costs for the rehabilitation exceeds fifty percent (50%) of the value of the existing housing unit.

Only those dwellings occupied by eligible home-owners wishing to participate in a voluntary demolition program will be considered qualified for replacement if:

1. The home is found to be unfit for human habitation in accordance with standards set forth in the current Florida Building Code.

2. The homeowner has owned and occupied the dwelling to be demolished for not less than 365 days prior to execution of such an agreement.

Homeowners assisted under this strategy will be required to obtain temporary housing on their own. Relocation funds and grant will be provided not to exceed $9,000 per client. These soft costs are included in the maximum award amount and are granted to the borrower. Soft costs include permits, Ownership and Encumbrance Report, title commitment, and service delivery costs.


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

d. Maximum award: up to $150,000

c. Terms:

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

2. Interest Rate: 0%

3. Years in loan term: 15 Years

4. Forgiveness: Loan is forgiven in full at the end of 15 years
5. Repayment: Not required as long as the loan is in good standing

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: loss of homeowner’s insurance, sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, or failure to pay property taxes. If any of these occur, the outstanding balance will be due and payable.

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

f. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities as outlined in Section I. Waiting List/Priorities.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: Mobile homes and manufactured homes will not be eligible for assistance unless the owner agrees that the mobile/manufactured home will be removed from the site.

i. Applicants with existing mortgages on their homes are not eligible for this strategy.

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<th>E. Rapid Re-Housing-Rental</th>
<th>Codes 2.3 and 26</th>
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<td>a. Summary of Strategy: Funds will be awarded to renter households that are in need of assistance for: security and utility deposit assistance; and/or rent subsidies for up to 6 months. To be eligible for rent subsidies, the household receiving assistance must include at least one adult who is a person with special needs as defined in S. 420.0064 or homeless as defined in S. 420.621. Provide housing relocation and stabilization services and short (up to three months) and/or medium (four to six months)-term rental assistance as long as the assistance does not exceed the maximum award amount of $5,000 per client. Assistance as necessary to help individuals living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing. Eligible costs may also include moving costs, housing search costs, utilities, rental application fees, last month’s rent, and payments, housing search and placement, housing stability case management.</td>
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<tr>
<td>c. Income Categories to be served: Very Low</td>
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d. Maximum award: $5,000

c. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant.
   2. Interest Rate: N/A
   3. Years in loan term: N/A
   4. Forgiveness: N/A
   5. Repayment: N/A
   6. Default: N/A

f. Recipient Selection Criteria: Applicants who are homeless or at risk of homelessness (i.e., seeking eviction prevention) will be referred by the local Continuum of Care Coordinated Entry system, and be assisted on a first-qualified, first-served basis. Applicants with one or more special needs household members may apply directly or may be referred by a special needs service provider.

g. Sponsor/Developer Selection Criteria: Polk County will issue a Request of Proposal (ROP) from eligible non-profit sub recipient organizations interested in administering Polk County’s Rapid Rehousing strategy. Selection criteria include experience managing similar programs, background information on many applicants (e.g., through the Homeless Management Information System), and capacity to provide housing stability counseling.

h. Additional Information: This strategy to follow Polk County’s Rapid-Rehousing Policies and Procedures.

i. F.S. 420.621 (1) (5) (a) –(f) (5) Homeless,” applied to an individual, or “individual experiencing homelessness” means an individual who lacks a fixed, regular, and adequate nighttime residence and includes an individual who:

   (a) is sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
   (b) is living in a motel, hotel, travel trailer park, or camping ground due to a lack of alternative adequate accommodations;
   (c) is living in an emergency or transitional shelter;
   (d) has a primary nighttime residence that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;
   (e) is living in a car, park, public space, abandoned building, bus or train station, or similar setting; or
   (f) is a migratory individual who qualifies as homeless because he or she is living in circumstances described above.
F. Disaster Repair/Mitigation

a. Summary of the Strategy: The Disaster Strategy provides assistance to households following a disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be 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 damaged homes;
(b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
(c) Construction of wells or repair of existing wells where public water is not available;
(d) Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
(e) Security deposit for eligible recipients that have been displaced from their homes due to disaster;
(f) Rental assistance for eligible recipients that have been displaced from their homes due to disaster;
(g) Strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster;
(h) Other activities as proposed by the county and approved by Florida Housing.


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

d. Maximum Award: up to $40,000

e. Terms:

1. Deferred loan: All SHIP funds provided to eligible households will be in the form of a deferred payment loan secured by a recorded mortgage and note.

2. Interest Rate: 0%

3. Term: 7 years.

4. Forgiveness: Loan is forgiven at the end of the 7th year.

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

6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: loss of homeowner's insurance, sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; failure to occupy the home as primary residence, or failure to pay property taxes. If any of these occur, the outstanding balance will be due and payable.
In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

7. A grant may be provided for project service delivery costs, permits, septic tank pump outs, recording fees, and any other project related costs as approved by the Housing Manager on a case by case basis.

f. Recipient Selection Criteria: First qualified, first served (1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.593, F.S.

g. Sponsor Selection Criteria: N/A

h. Additional Information: SHIP funds at all times must be used for eligible applicants and eligible housing.

<table>
<thead>
<tr>
<th>G. Rental Development</th>
<th>Codes 14, 21</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of Strategy: Funds will be awarded to developers of affordable rental units that are awarded construction financing through other state or federal housing programs to construct or rehabilitate affordable rental units. This funding is intended to be used as gap financing required for the project. In cases where a smaller development (less than 50 units) is being proposed that includes Special Needs units, the county may choose to provide a larger amount of the overall construction financing.</td>
<td></td>
</tr>
<tr>
<td>c. Income Categories to be served: Very Low, Low, and Moderate</td>
<td></td>
</tr>
<tr>
<td>d. Maximum award: $30,000 maximum per rental unit, Project maximum: $75,000 for developments over 50 units $150,000 for developments with 50 units or less that includes Special Needs units.</td>
<td></td>
</tr>
<tr>
<td>e. Terms:</td>
<td></td>
</tr>
<tr>
<td>1. Repayment loan/deferred loan/grant: For for-profit developers, funds will be awarded as a loan secured by a recorded subordinate mortgage and note. For non-profit developers, funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.</td>
<td></td>
</tr>
<tr>
<td>2. Interest Rate: The interest rate will be determined by type of developer requesting funds:</td>
<td></td>
</tr>
<tr>
<td>a.) 0% for Nonprofit developers</td>
<td></td>
</tr>
<tr>
<td>b.) 1.5% for For-profit developers who are contributing additional sources of subsidy that will be leveraged with SHIP funds.</td>
<td></td>
</tr>
</tbody>
</table>
c.) 3% for Nonprofit developers who are not supplying additional subsidy funds.

3. Years in loan term: 30 years based on the pro forma analysis.

4. Forgiveness: For non-profits, the loan is forgiven at the end of the term.

5. Repayment: For-profits, the loan is due and payable at the end of the term unless the county negotiates an extended loan term to secure affordable rental units in the best interest of the county’s residents.

6. Default: For all awards, a default will be determined as: sale, transfer, or conveyance of property; conversion to another use; failure to maintain standards for compliance as required by any of the funding sources. If any of these occur, the outstanding balance will be due and payable.

f. Tenant Selection Criteria: All applicants for residence in a SHIP-assisted unit must meet income qualifications of the program as determined and reported by the developer’s management company for the development.

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

The county reserves the right to select developments that meet all the above requirements and:
1. Are in areas of immediate need due to lack of available units.
2. Propose to preserve and improve existing units.
3. Meet local preferences deemed essential by the County.

All funding awards will be subject to closing on other funding sources.

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

III. LiHAP Incentive Strategies

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

A. Name of the Strategy: Expedited Permitting

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

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

Polk County began implementation of expedited permitting for affordable housing in 1998. Building permits for single-family homes are issued the same day, while multi-family building permits may be processed within three (3) business days. Site construction plan review for affordable housing developments is 10 working days and plat review times are also 10 working days.

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

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

Provide a description of the procedures used to implement this strategy: Polk County HND staff coordinates with other County departments regarding ordinances or regulations impacting affordable housing. Staff provides reports and updates to the AHAC for review and discussion at their regularly scheduled meetings. The AHAC provides staff with input and recommendations and HND prepares various reports for Polk County Board of County Commissioners (BoCC) consideration. Plan reviews are now conducted electronically through Project Dox.

C. Other Incentive Strategies Adopted:

Name of Strategy: **Waiver of Impact Fees**

a. Established policy and procedures: Very low, low- and moderate-income eligible homebuyers may be eligible for impact fee waivers. Polk County has adopted Ordinance 07-18, as amended by Ordinances 07-35 and 07-40, which provides for the imposition of impact fees within the county, establishes certain exemptions for such impact fees, and sets forth the criteria for those exemptions.

Polk County Impact Fee Ordinance Section 2.06 Exemptions states the following:

**SECTION 2.06 EXEMPTIONS**

Any Residential Construction that qualifies as Affordable Housing and meets the following requirements:

a. Any Person seeking an Affordable Housing exemption shall file with the County Manager an Application for Exemption prior to the Impact Fee payment date pursuant to Section 2.01 for the proposed Residential Construction. The Application for Exemption shall contain the following:

i. The name and address of the Owner;
ii. The legal description of the Residential Construction;
iii. The proposed selling price or the proposed rental price, as applicable;
iv. Evidence that the Residential Construction shall be occupied by Low Income
Persons or Very-Low Income Persons; and
v. Evidence that the Residential Construction is part of a multi-family project, which is funded by a governmental affordable housing program, if applicable.

b. For Residential Construction to receive an Affordable Housing exemption it must meet all the restrictions of Affordable Housing as provided herein and these restrictions must continue for a period of at least seven (7) years from the date of issuance of a Certificate of Occupancy. Such restrictions must either be contained within the deed for the Residential Construction; the terms, restrictions and conditions of a direct government grant or subsidy that will fund the Residential Construction; or within the terms of a development agreement between the County and the Owner.

c. If the Residential Construction meets the requirements for an Affordable Housing exemption, the County Manager shall issue an exemption. The exemption shall be presented in lieu of payment of the Impact Fees.

d. The amount of the Impact Fees shall not be increased to replace any revenue lost due to the Affordable Housing Exemption.

e. In the event the Residential Dwelling Unit fails to meet the restrictions of Affordable Housing as provided herein within the 7-year period following the issuance of the Certificate of Occupancy such that the property no longer qualifies as Affordable Housing and is no longer occupied by Low-Income Persons or Very-Low-Income Persons, the Impact Fees in effect at the time of the change in circumstances shall be immediately due.

Polk County Impact Fee Ordinance Section 2.09 Workforce Housing Impact Fee Mitigation states the following:

1. To be eligible for a Workforce Housing Impact Fee Mitigation, the Residential Construction must qualify as Workforce Housing and meet the following requirements:

   a. The name and address of the Owner;
   b. The legal description of the Residential Construction;
   c. The proposed selling price of the Residential Construction;
   d. A notarized affidavit affirming that the Residential Construction qualifies as Workforce Housing and that it shall be occupied by Moderate Income Persons;
   e. Evidence that the Residential Construction shall be occupied as the legal homestead of the Owner, and a copy of a fully executed and recordable lien upon the Residential Construction in the amount of the Impact Fees mitigated hereunder and that contains a due on sale clause requiring the payment of the mitigated Impact Fees in the event the Residential Construction is sold within seven (7) years from the date of the issuance of a Certificate of Occupancy and no longer qualifies as Workforce Housing.
Such lien shall have priority over all other liens except for taxes and other governmental liens and assessments.

2. Any Person seeking a Workforce Housing Impact Fee Mitigation for a rental Residential Construction located within a qualifying multi-family rental project shall file with the County Manager a Polk County Impact Fee Mitigation Application for Workforce Housing prior to receiving a Certificate of Occupancy for the proposed Residential Construction. The Application shall contain the following:

a. The name and address of the Owner;
b. The legal description of the Residential Construction;
c. The proposed rental rates;
d. Evidence that the Residential Construction shall be occupied by Moderate Income Persons;
e. Evidence that the Residential Construction is part of a multi-family project, which is funded by a governmental affordable housing program; and
f. A copy of a fully executed and recordable lien upon the Residential Construction in the amount of the Impact Fees mitigated hereunder and that requires the payment of the mitigated Impact Fees in the event the Residential Construction fails to meet the restrictions of Workforce Housing as provided herein within the 7-year period following the issuance of the Certificate of Occupancy such that the property no longer qualifies as Workforce Housing and is no longer occupied by Moderate Income Persons. Such lien shall have priority over all other liens except for taxes and other governmental liens and assessments.

3. If the Residential Construction meets the requirements above for Owner occupied or rental Workforce Housing, it shall be eligible to receive a Workforce Housing Impact Fee Mitigation in the amount of 50% of the Impact Fees due for such Residential Construction, subject to the limitations on mitigation availability pursuant to paragraph 8 below.

4. When granted a Workforce Housing Impact Fee Mitigation, the Applicant shall annually submit to the County by December 31 a report demonstrating its continued eligibility for the Workforce Housing Impact Fee Mitigation. In the event the Residential Construction fails to meet the restrictions of the Workforce Housing Impact Fee Mitigation as provided herein within the 7-year period following the issuance of the Certificate of Occupancy such that the property no longer qualifies as Workforce Housing and is no longer occupied by Moderate-Income Persons, the mitigated Impact Fee amount shall be immediately due and payable.

5. Any Applicant or Owner who submits an Application for Workforce Housing Impact Fee Mitigation pursuant to this Section and desires the immediate issuance of a Certificate of Occupancy prior to approval of the application shall pay prior to the issuance of the Certificate of Occupancy the Impact Fees imposed herein or pursuant to an Annual Rate Resolution. Any difference between the amount paid and the amount due, should the County Manager approve and accept the application, shall be refunded to the Applicant or Owner.

F. The amount of the Impact Fees shall not be increased to replace any revenue lost due to the Workforce Housing Mitigation Program.
G. To provide certainty for annual budgeting and capital improvement planning for the Capital Facilities, the total amount of Workforce Housing Impact Fee Mitigation granted pursuant to this Section shall not exceed $250,000 in any fiscal year, without the direction and approval of the Board.

Name of Strategy: **Inventory of Publicly Owned Land Suitable for Affordable Housing**

a. **Established policy and procedures:** Polk County maintains a list of properties that are suitable for affordable housing and open to public sale. This inventory list is available on the County website and is a tool that can be used by interested developers to encourage increased production of affordable housing.

Name of Strategy: **The Support of Development Near Transportation Hubs, Employment Centers and Mixed-Use Developments**

a. **Established policy and procedures:** The Polk County Comprehensive Plan encourages development to locate near transportation hubs, major employment centers and promotes mixed use-developments. The goal of the Polk County Comprehensive Plan is “To achieve an economically viable, efficient, safe, quality-living environment, through balanced and compact growth, compatible land use patterns, and wise use of economic and physical resources, while protecting and the natural environment”

In addition, the Polk County Comprehensive Plan discourages urban sprawl and outlines criteria to follow when determining the appropriateness of establishing or expanding any land use or development area, in accordance with the Florida Administrative Code. The Urban Sprawl Criteria are outlined in Policy 2.102-A10 of the Polk County Comprehensive Plan.

Policy 2.102-A11: Urban Sprawl Criteria. In accordance with Rule 9J-5.006(5) of the Florida Administrative Code, Polk County will discourage the proliferation of urban sprawl by use of the following criteria when determining the appropriateness of establishing or expanding any land use or development area. The analysis must ask whether or not the proposed plan amendment:

a. Promotes allows or designates for development substantial areas of the jurisdiction to develop as low-intensity, low-density, or single-use development or uses in excess of demonstrated need.

b. Promotes allows or designates significant amounts of urban development to occur in rural areas at substantial distances from existing urban areas while leapfrogging undeveloped lands which are available and suitable for development.

c. Promotes allows or designates urban development in radial, strip isolated or ribbon patterns generally emanating from existing urban developments.

d. As a result of premature or poorly planned conversion of rural land to other uses, fails to adequately protect and conserve natural resources, such as, wetlands, floodplains, native vegetation, environmentally sensitive areas, natural shorelines, beaches, bays, estuarine system and other natural systems.

c. Fails to adequately protect adjacent agricultural areas and activities including silviculture and active agricultural and silvicultural activities as well as passive agricultural activities and dormant, unique and prime farmlands and soils.
f. Fails to maximize use of existing public facilities and services.

g. Fails to minimize the use of future public facilities and services.

h. Allows for land use patterns or timing which will disproportionately increase the cost in time, money and energy, of providing public facilities and services including roads, potable water, sanitary sewer, storm water management, law enforcement education health care, fire and emergency response, and general government.

i. Fails to provide a clear separation between urban and rural uses.

j. Discourages or inhibits in-fill development or redevelopment

k. Fails to encourage an attractive and functional mix of land uses.

l. Results in poor accessibility among linked or related land uses.

m. Results in the loss of a significant amount of functional open space.

IV. EXHIBITS:

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

B. Timeline for Estimated Encumbrance and Expenditure.

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

D. Signed LIAP Certification.

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

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement. n/a

H. Other Documents Incorporated by Reference — Purchase Price Limits and Polk County’s Subordination Policy for Purchase Assistance Strategy.
## Fiscal Year: 2017-2018

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating:</th>
<th>$3,117,831</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$302,925.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$7,656.10</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$</td>
</tr>
<tr>
<td>Advertising</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$311,783.10</td>
</tr>
</tbody>
</table>

## Fiscal Year: 2018-2019

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating:</th>
<th>$3,117,831</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
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</tr>
<tr>
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</tr>
<tr>
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<td>$</td>
</tr>
<tr>
<td>Advertising</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$311,783.10</td>
</tr>
</tbody>
</table>

## Fiscal Year: 2019-2020

<table>
<thead>
<tr>
<th>Estimated Allocation for Calculating:</th>
<th>$3,117,831</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$302,925.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$7,656.10</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$</td>
</tr>
<tr>
<td>Advertising</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$311,783.10</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
Timeline for SHIP Expenditures

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

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

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

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

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
<th>Home Ownership</th>
<th>VLI Units</th>
<th>LI Award</th>
<th>Max. SHIP Award</th>
<th>Other</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Minor</td>
<td>5</td>
<td>40,000.00</td>
<td>1</td>
<td>40,000.00</td>
<td>4</td>
<td>40,000.00</td>
<td>50.00</td>
<td>529,766.40</td>
<td>232,233.60</td>
<td>9.77%</td>
</tr>
<tr>
<td>A</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Major</td>
<td>1</td>
<td>45,000.00</td>
<td>1</td>
<td>45,000.00</td>
<td>6</td>
<td>56,600.00</td>
<td>46,600.00</td>
<td>616,000.00</td>
<td>124,000.00</td>
<td>9.00%</td>
</tr>
<tr>
<td>B</td>
<td>2</td>
<td>Purchase Assistance New and Existing</td>
<td>8</td>
<td>24,000.00</td>
<td>5</td>
<td>24,000.00</td>
<td>26</td>
<td>17,600.00</td>
<td>26,600.00</td>
<td>70,800.00</td>
<td>60,000.00</td>
<td>33.33%</td>
</tr>
<tr>
<td>C</td>
<td>6</td>
<td>Emergency Repair</td>
<td>1</td>
<td>40,000.00</td>
<td>0</td>
<td>40,000.00</td>
<td>0</td>
<td>40,000.00</td>
<td>40,000.00</td>
<td>176,404.00</td>
<td>166,404.00</td>
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<tr>
<td>D</td>
<td>4</td>
<td>Demolition/Reconstruction</td>
<td>4</td>
<td>180,000.00</td>
<td>6</td>
<td>180,000.00</td>
<td>0</td>
<td>180,000.00</td>
<td>180,000.00</td>
<td>822,000.00</td>
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<td>40.00%</td>
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<tr>
<td>E</td>
<td>8</td>
<td>Disaster Repair/Mitigation</td>
<td>8</td>
<td>40,000.00</td>
<td>8</td>
<td>40,000.00</td>
<td>2</td>
<td>40,000.00</td>
<td>40,000.00</td>
<td>184,408.00</td>
<td>144,408.00</td>
<td>0.62%</td>
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<tr>
<td>C</td>
<td>44-61</td>
<td>Rental Development</td>
<td>20</td>
<td>30,000.00</td>
<td>20</td>
<td>30,000.00</td>
<td>20</td>
<td>30,000.00</td>
<td>30,000.00</td>
<td>120,000.00</td>
<td>120,000.00</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Total for Home Ownership**: 23, 43, 32, 31,062,000.00, 4,174,177.30, 0.00, 2,374,737.54, 99.66%

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
<th>Rental</th>
<th>VLI Units</th>
<th>LI Award</th>
<th>Max. SHIP Award</th>
<th>Other</th>
<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>36</td>
<td>Rapid Re-Housing-Rental</td>
<td>20</td>
<td>5,000.00</td>
<td>0</td>
<td>5,000.00</td>
<td>0</td>
<td>5,000.00</td>
<td>0.00</td>
<td>$100,000.00</td>
<td>100,000.00</td>
<td>4.00%</td>
</tr>
<tr>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td></td>
<td></td>
<td>20</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>$100,000.00</td>
<td>100,000.00</td>
<td>4.00%</td>
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<tr>
<td>Administration Fees</td>
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<td></td>
<td></td>
<td></td>
<td>$338,441.79</td>
<td>100.00%</td>
<td></td>
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<tr>
<td>Home Ownership Counseling</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$100,000.00</td>
<td>4.00%</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1,698,000.00</td>
<td>$1,374,177.30</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Percentage Construction/Rehab**: Calculate Construction/Rehab Percent by adding Grand Total Columns A&B, then divide by Annual Allocation Amount.

**Maximum Allocations**: Purchase Price: $150,000

**Allocation Breakdown**:
- Very Low Income: $1,036,527.00 (68.8%)
- Low Income: $1,038,320.00 (43.4%)
- Moderate Income: $344,300.00 (17.8%)

**Total**: 164.7%
**FLORIDA HOUSING FINANCE CORPORATION**  
**HOUSING DELIVERY GOALS CHART**  
2016-2019

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>Code</th>
<th>STRATEGIES</th>
<th>happy as the title used in plan text.</th>
<th>VLI</th>
<th>Max. Ship</th>
<th>LI</th>
<th>Max. Ship</th>
<th>MI</th>
<th>Max. Ship</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>From</td>
<td>STRATEGIES</td>
<td></td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>SHIP Dollars</td>
<td>SHIP Dollars</td>
<td>SHIP Dollars</td>
<td>SHIP Dollars</td>
<td>Percentage</td>
<td>Units</td>
</tr>
<tr>
<td>A</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Minor</td>
<td>2</td>
<td>$40,000.00</td>
<td>2</td>
<td>$40,000.00</td>
<td>1</td>
<td>$40,000.00</td>
<td>$0.00</td>
<td>$210,000.00</td>
<td>$219,000.00</td>
<td>29.62%</td>
<td>5</td>
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</tr>
<tr>
<td>A</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Major</td>
<td>1</td>
<td>$85,000.00</td>
<td>1</td>
<td>$85,000.00</td>
<td>0</td>
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<td>$303,000.00</td>
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</tr>
<tr>
<td>B</td>
<td>1, 2</td>
<td>Purchase Assistance- New and Existing</td>
<td>2</td>
<td>$24,000.00</td>
<td>10</td>
<td>$16,000.00</td>
<td>0</td>
<td>$16,000.00</td>
<td>$133,000.00</td>
<td>$110,000.00</td>
<td>$27,000.00</td>
<td>$350,000.00</td>
<td>41.40%</td>
<td>21</td>
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</tr>
<tr>
<td>C</td>
<td>6</td>
<td>Emergency Repair</td>
<td>6</td>
<td>$40,000.00</td>
<td>6</td>
<td>$40,000.00</td>
<td>0</td>
<td>$40,000.00</td>
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<td>$800,000.00</td>
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<td>15</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
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<td>Disasters/Reconstruction</td>
<td>1</td>
<td>$150,000.00</td>
<td>1</td>
<td>$150,000.00</td>
<td>0</td>
<td>$120,000.00</td>
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<td>$320,000.00</td>
<td>$320,000.00</td>
<td>41.40%</td>
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</tr>
<tr>
<td>E</td>
<td>6</td>
<td>Disaster Repair/Mitigation</td>
<td>0</td>
<td>$40,000.00</td>
<td>0</td>
<td>$40,000.00</td>
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<td>$40,000.00</td>
<td>$0.00</td>
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<tr>
<td>F</td>
<td>21</td>
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<td>$40,000.00</td>
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<td>$40,000.00</td>
<td>0</td>
<td>$40,000.00</td>
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<tr>
<td>G</td>
<td>14</td>
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<td>$40,000.00</td>
<td>0</td>
<td>$40,000.00</td>
<td>0</td>
<td>$40,000.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
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</tr>
<tr>
<td>Subtotal 1 (Home Ownership)</td>
<td>12</td>
<td></td>
<td></td>
<td>20</td>
<td></td>
<td>13</td>
<td></td>
<td>$133,000.00</td>
<td>$940,000.00</td>
<td>$27,000.00</td>
<td>$942,000.00</td>
<td>113.24%</td>
<td>46</td>
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</tr>
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</table>

<table>
<thead>
<tr>
<th>RENTAL</th>
<th>STRATEGIES</th>
<th>VLI</th>
<th>Max. Ship</th>
<th>LI</th>
<th>Max. Ship</th>
<th>MI</th>
<th>Max. Ship</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>26</td>
<td>Rapid Re-Housing-Rentals</td>
<td>20</td>
<td>$50,000.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>20</td>
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</tr>
<tr>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td>20</td>
<td></td>
<td>0</td>
<td>0</td>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration Fees</td>
<td></td>
<td></td>
<td>$74,485.00</td>
<td>10.05%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Admin: From Program Income</td>
<td></td>
<td></td>
<td>$1,364.17</td>
<td>0.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td></td>
<td></td>
<td>$100,000.00</td>
<td>13.44%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GRAND TOTAL</td>
<td></td>
<td></td>
<td>$1,431,379.47</td>
<td>138.61%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Percentage Construction/Rehab Calculation:  
Calculate Constr/Rehab Percent by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.  
138.61% 14.4%

Maximum Allowable  
Purchases Price: $150,000

Allocation Breakdown  
<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income:</th>
<th>$267,288.47</th>
<th>Max Amount Program Income For A</th>
<th>$14,364.17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$1,038,587.00</td>
<td>139.33%</td>
<td>Projected Recaptured Funds:</td>
<td>$744,000.00</td>
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<td></td>
</tr>
<tr>
<td>Low Income</td>
<td>$1,058,000.00</td>
<td>139.33%</td>
<td>Distribution:</td>
<td>$744,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$1,058,000.00</td>
<td>139.33%</td>
<td>Total Available Funds:</td>
<td>$1,051,379.37</td>
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<td></td>
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<tr>
<td>TOTAL</td>
<td>$3,154,587.00</td>
<td>335.45%</td>
<td></td>
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</table>
### Housing Delivery Goals Chart

**FLORIDA HOUSING FINANCE CORPORATION**

**Housing Delivery Goals Chart 2018-2020**

<table>
<thead>
<tr>
<th>Strategy #</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>Md</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HOME OWNERSHIP</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>From Plan Text</td>
<td>Code</td>
<td>STRATEGIES</td>
<td>Strategy Title must be same as the Title used in plan text.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
</tr>
<tr>
<td>A.</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Minor</td>
<td>2</td>
<td>$40,000.00</td>
<td>2</td>
<td>$40,000.00</td>
<td>1</td>
<td>$40,000.00</td>
<td>0.00%</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A.</td>
<td>3</td>
<td>Owner Occupied Rehabilitation - Major</td>
<td>1</td>
<td>$85,000.00</td>
<td>1</td>
<td>$85,000.00</td>
<td>0</td>
<td>$85,000.00</td>
<td>0.00%</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B.</td>
<td>1, 2</td>
<td>Purchase Assistance New and Existing</td>
<td>2</td>
<td>$24,000.00</td>
<td>10</td>
<td>$16,000.00</td>
<td>5</td>
<td>$16,000.00</td>
<td>0.00%</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C.</td>
<td>0</td>
<td>Emergency Repair</td>
<td>0</td>
<td>$14,000.00</td>
<td>0</td>
<td>$14,000.00</td>
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<td>$40,000.00</td>
<td>0.00%</td>
<td>3</td>
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</tr>
<tr>
<td>D.</td>
<td>4</td>
<td>Demolition/Reconstruction</td>
<td>1</td>
<td>$180,000.00</td>
<td>1</td>
<td>$180,000.00</td>
<td>0</td>
<td>$150,000.00</td>
<td>0.00%</td>
<td>2</td>
<td></td>
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</tr>
<tr>
<td>F.</td>
<td>5</td>
<td>Disaster Repair/Mitigation</td>
<td>2</td>
<td>$40,000.00</td>
<td>1</td>
<td>$40,000.00</td>
<td>1</td>
<td>$40,000.00</td>
<td>0.00%</td>
<td>0</td>
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</tr>
<tr>
<td>G.</td>
<td>16-21</td>
<td>Rental Development</td>
<td>20</td>
<td>$35,000.00</td>
<td>20</td>
<td>$35,000.00</td>
<td>13</td>
<td>$35,000.00</td>
<td>0.00%</td>
<td>46</td>
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</tr>
<tr>
<td><strong>RENTAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>From Plan Text</td>
<td>Code</td>
<td>STRATEGIES</td>
<td>Strategy Title must be same as the Title used in plan text.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
<td>Ship Dollars</td>
</tr>
<tr>
<td>E.</td>
<td>20</td>
<td>Rapid Re-Housing-Rental</td>
<td>20</td>
<td>$35,000.00</td>
<td>20</td>
<td>$35,000.00</td>
<td>0</td>
<td>$35,000.00</td>
<td>0.00%</td>
<td>0</td>
<td></td>
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</tr>
<tr>
<td><strong>GRAND TOTAL</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Add Subtotal 1 &amp; 2, plus all Admin. &amp; HC</td>
<td>32</td>
<td>20</td>
<td>13</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$109,000.00</td>
<td>13.44%</td>
<td>20</td>
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<tr>
<td>Administration</td>
<td>2,883</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>$317,753.12</td>
<td>41.90%</td>
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<td>Admins, From Program Income</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td>0.00%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
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<td><strong>TOTAL</strong></td>
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<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Total Available Funds:** $644,000.00

**Percentage Construction/Rehab:** Calculate Construction/Rehab Percent by adding Grand Total Columns A & B, then divide by Annual Allocation Amt.

**Maximum Allowable:**

- **Purchase Price:** $150,000
- **Allocation Breakdown:**
  - Very Low Income: $1,038,617.00 (19.3%)
  - Low Income: $1,181,000.00 (21.1%)
  - Moderate Income: $424,000.00 (7.9%)
  - **TOTAL:** $2,643,617.00 (33.4%)
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Polk County

Certifies that:

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

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

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

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

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

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

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

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

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

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

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

(12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
(13) SHIP funds will not be pledged for debt service on bonds.

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

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

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

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

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

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Seal
RESOLUTION #: 17-026

A RESOLUTION OF THE POLK COUNTY BOARD OF COUNTY COMMISSIONERS OF POLK COUNTY FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY MANAGER 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 Session 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 Initiates 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 420.5075, F.S. it is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to $350,000 may use up to 10 percent of program income for administrative costs.
WHEREAS, the Economic and Community Development Department 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 Polk County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

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

Section 1: The Board of County Commissioners Polk County hereby approves the Local Housing Assistance Plan, as attached and incorporated herein for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420.9079, Florida Statutes, for fiscal years 2017-2018, 2018-2019 and 2019-2020.

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

Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 18th DAY OF April, 2017.

[Signature]
Melony M. Bell, Chairman or designee

(SEAL)

ATT: [Signature]
City or County Clerk
RESOLUTION NO: 19-022

A RESOLUTION OF THE POLK COUNTY BOARD OF COUNTY COMMISSIONERS APPROVING AMENDMENT NUMBER 1 TO THE LOCAL HOUSING ASSISTANCE PLAN; ADDING A RENTAL DEVELOPMENT STRATEGY AND TECHNICAL REVISION; PROVIDING SEVERAL UPDATES AND REVISIONS TO THE PLAN TEXT; AND UPDATING THE HOUSING DELIVERY GOALS CHARTS REFLECTING THESE CHANGES.

WHEREAS, the Governor of the State of Florida signed the William E. Sadowski Affordable Housing Act on July 7, 1992, creating the State Housing Initiatives Partnership ("SHIP") program; and

WHEREAS, Polk County, a political subdivision of the State of Florida ("Polk County" or the "County") continues to participate in the SHIP program; and

WHEREAS, in order to receive funding under the SHIP program, the County previously adopted a Local Housing Assistance Plan (LHAP) by resolution, which took effect on July 1, 2017, for Polk County FY 2017-2018, 2018-2019, and 2019-2020; and

WHEREAS, in order to receive funding under the SHIP program, Polk County must adopt by resolution approval of any plan amendment and technical revisions to the LHAP; and

WHEREAS, during the 2018 SHIP program year it was determined that in order to support future multifamily development projects in Polk County, a new Rental Development Strategy should be added to the 2017-2018, 2018-2019, and 2019-2020 LHAP; and

WHEREAS, several Technical Revisions were completed to existing strategies of this plan, specifically, the Owner Occupied Rehabilitation Strategy was revised to include two levels of assistance: (1) minor home rehabilitation, increasing the maximum award amount to from $35,000.00 to $40,000.00, and (2) major home rehabilitation, providing a maximum award amount of $65,000.00 and including relocation funds not to exceed $8,000; and program details describing when and what services will be provided as a grant were added; and the Emergency Repair Strategy maximum award amount was increased from $35,000.00 to $40,000.00; and text was added to include soft costs in the maximum award amount, and details describing when and what services will be provided as a grant were included; and the State of Florida's definition of homelessness was included as item i. Rapid Re-Housing Rental Strategy.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Polk County, Florida, that:

Article 1: The Polk County FY 2017-2018, 2018-2019 and 2019-2020 Local Housing Assistance Plan, as amended and attached as Attachment "A" is hereby adopted by
reference, and shall be in effect from July 1, 2017, through July 30, 2020.

Article 2: Upon approval of this Resolution, direct the Housing and Neighborhood Development Staff to transmit the LHAP Amendment and Technical Revisions to the Florida Housing Finance Corporation for review and approval.

DATED this 19th day of March 2019.

ATTEST:
STACY M. BUTTERFIELD, CLERK

By: ____________________________  POLK COUNTY BOARD OF COUNTY COMMISSIONERS
   Deputy Clerk
   By: ____________________________  George M. Lindsey III, Chairman
Exhibit F

F. Ordinance: (If changed from the original creating ordinance) – N/A no changes to the original creating ordinance.
Exhibit G

G. Intergovernmental Agreement - N/A No interlocal agreements in Polk County, Florida
Exhibit H. Other Documents incorporated by reference – Polk County’s Subordination Policy for the Purchase Assistance Strategy, and Purchase Price Limits.
POLK COUNTY
HOUSING AND NEIGHBORHOOD DEVELOPMENT OFFICE
HOUSING DEVELOPMENT SECTION

SUBORDINATION POLICY

1. The policy of the Polk County is not to subordinate; **however, we will consider a one-time subordination if there is a reduction in the interest rate of the first mortgage on a case by case basis.**

2. Requests for waiver of the policy must be in writing from the lending institution and submitted to:

   Housing Administrative Coordinator
   Polk County Housing and Neighborhood Development Office
   P.O. Box 9005, Drawer HS04
   Bartow, Florida 33831-9005

   Telephone: (863) 534-5240
   Fax: (863) 534-0349

1. Requests for waiver of the policy must be approved by the Board of County Commissioners (BoCC) which takes approximately six weeks to be placed on the BoCC Agenda. Before this is done, the following documents and information must be provided to the Housing Administrative Coordinator:

   A. Lender’s Proof of licensure to do business in the State of Florida.
   B. Authorization for Release of Information signed by the homeowner (signatures will be verified).
   C. A copy of the first mortgage/note must be provided along with current balance and interest rate. Polk County’s equity may not be included in the refinance.
   D. A Loan Estimate completed.
   E. Uniform Underwriting and Transmittal Summary (1008) completed.
   F. Uniform Residential Loan Application (1003) completed.
   G. If HUD-1008 or HUD-1003 is incomplete as to income and/or front and back ratio, provide two paystubs for each person who reside in the home and are above 18 years of age.
   H. Complete terms and conditions of the new loan.
   I. Reason for the Subordination request
   J. Indicate if the taxes and insurance payments are included in the new loan or if the homeowner will be responsible for them.
K. The homeowner's equity may not be used to consolidate debts, i.e., credit card debt nor homeowner's equity line of credit.

L. Other supporting documentation as to the validity of the reason may be requested.

Note: Consideration will not be given to any request for waiver of the subordination policy without this information. Additional information may be required.

4. The County very rarely agrees to subordinate, usually only for proven hardship. Credit card debt is not a basis for waiver of the Subordination Policy or opening a homeowner's equity line of credit. In the rare instance that the County agrees to subordinate, it takes a minimum of six weeks for the item to be placed on the Agenda for the Board of County Commissioners (BoCC) to approve and authorize the Subordination. The homeowner(s) will need to sign the Subordination Agreement prior to the request being sent to the Board. After Board approval, the signed Subordination Agreement will be sent to the lender for loan closing. The lender is responsible for recording the Subordination Agreement. The lender is also responsible for providing a copy of the recorded Subordination Agreement to Polk County.

5. Request(s) for waiver will be reviewed and a decision made on a case-by-case basis on such merits as the following:
   a. Emergency needs arising out of natural disasters.
   b. Emergency repairs which eliminate a threat to the health or safety of the occupants or that eliminate an immediate or imminent danger to the dwelling itself.
   c. Refinancing to lower the interest rate on the first mortgage if closing costs and/or fees can be recovered within 4 years.
   d. Refinancing for medical emergencies.
   e. If there is sufficient equity to support all outstanding mortgages.

6. Requests for waiver will not be considered under the following conditions:
   a. The Loan to Value ratio exceeds 100%.
   b. The Housing Debt to Income ratio exceeds 33%.
   c. The Total Debt to Income ratio exceeds 40%.
   d. The mortgage lender and applicant fail to provide all required documentation.
CHAPTER 67-37
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

67-37.002 Definitions
67-37.005 Local Housing Assistance Plans (LHAP)
67-37.006 Review of Local Housing Assistance Plans and Amendments
67-37.007 Uses of and Restrictions Upon SHIP Local Housing Distribution Funds for Local Housing Assistance Plans
67-37.008 Local Housing Assistance Trust Fund
67-37.010 Local Affordable Housing Advisory Committees and Incentive Strategies
67-37.011 Intergovernmental Entities
67-37.019 Compliance Monitoring for Housing Developed With SHIP Local Housing Distribution Funds

67-37.007 Uses of and Restrictions Upon SHIP Local Housing Distribution Funds for Local Housing Assistance Plans.

(7) The sales price or value of new or existing homes which are sold or rehabilitated under the SHIP Program shall not exceed 90 percent of the average area purchase price in the statistical area in which the housing is located. The local government at its discretion may set the sales price or value below the 90 percent benchmark. The maximum area purchase price shall not exceed the limit established by the United States Department of Treasury or that calculated in accordance with Section 420.5075(5)(d), F.S.

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<th>County</th>
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