Putnam County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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**Exhibits**

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<td>E. Signed, dated, witnessed or attested adopting resolution</td>
</tr>
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<td>F. Ordinance: (If changed from the original creating ordinance)</td>
</tr>
<tr>
<td>G. Interlocal Agreement</td>
</tr>
</tbody>
</table>


I. Program Details:

A. Name of the participating local government: Putnam County

Is there an Interlocal Agreement: Yes _______ No ___X___

B. Purpose of the program: Creation of the Plan is for the purpose of meeting the housing needs of the very-low, low and moderate income households; to expand production of and preserve affordable housing; and to further the housing element of the local government comprehensive plan to affordable housing.

Very-low income persons are defined as households whose annual gross income does not exceed 50% of the Area Median Income (AMI). Low income persons are defined as household whose income does not exceed 80% of the AMI, and moderate income is defined as households whose incomes does not exceed 120 percent (120%) of the AMI.

At least 30% of these funds will be utilized to assist very low income households and at least 30% will be utilized to assist low income households. The remaining funds, if any, within all strategies will be used for income eligible families. SHIP funds in Putnam County cannot be used for the purchase or rehabilitation of trailers, and mobile or manufactured homes.


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: Essential Service Personnel and Special Needs Households.

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

K. Support Services and Counseling: Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.

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

The methodology used is:

- X U.S. Treasury Department
- Local HFA Numbers

M. Income Limits, Rent Limits and Affordability: The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

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

N. Welfare Transition Program: Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors 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. Putnam 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: A third party entity or consultant will be contracted for all of part of the administrative of the program. The name of the current entity is: Northeast Florida Regional Council. The administrative duties they will provide are: program operation and implementation, application management, client assistance, qualification process; generally all aspects of the program excluding financial aspects and storing of original client files.
R. Project Delivery Costs: None

S. Essential Service Personnel Definition: Essential Service Personnel include teachers, educators, other school district employees, community college employees, police, sheriff, fire personnel, health care personnel, skilled building trades personnel and government employees.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes: Section 420.9075(3)(d), FS, provides in part that in effort to reduce utilities costs for SHIP clients and to preserve resources, all participating SHIP households will be required to take part in the Putnam County SHIP program’s “Green Initiative”. Requirements of the Green Initiative are:

- Low flow plumbing fixtures: (these recommendations are from the St. Johns River Water Management District. Please refer to the link below for more information about water conservation): www.sjrwmd.com/waterconservation/
  - Toilet – a 1.6 gallon per flush or less toilet will be installed if toilet needs replacing
  - Showerheads – a 2.5 gallon per minute or less showerhead will be installed if it needs replacing
  - Bathroom faucets – a 1.5 gallon per minute or less bathroom faucet will be installed if it needs replacing.
  - Kitchen faucets – a 2.2 gallon per minute kitchen faucet will be installed if it needs replacing.

- Home Heating and Air Conditioning:
  - HVAC – if HVAC unit needs replacement, an Energy Star unit will be installed.
  - Thermostat – Programmable thermostats will be installed in all SHIP households that do not already have one in place.

U. Describe efforts to meet the 20% Special Needs set-aside: Special Needs Households is one of two described priorities in the LHAP as receiving funding priority for all strategies.

V. Describe efforts to reduce homelessness:

Section II. LHAP Strategies:

<table>
<thead>
<tr>
<th>A. Strategy Name: Disaster Relief</th>
<th>Code 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Summary of Strategy: SHIP program funds may be used to provide disaster recovery assistance to homeowner-occupied dwelling units in the event of a Federal or State declared “disaster” or “state of emergency”. Generally, disaster recovery assistance may include but is not limited to weatherproofing damaged homes; interim repairs to avoid further damage; tree and debris</td>
<td></td>
</tr>
</tbody>
</table>
removal required to make individual housing units habitable; building permits; payment of insurance deductibles once the need for repairs has been determined; and post-disaster assistance with non-insured repairs.


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

d. Maximum award: $34,500

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant to applicants that are very low income, elderly or qualify as Special Needs under 420.0004 (13). All other applicants will have funds awarded as a deferred loan secured by a recorded note and mortgage.

2. Interest Rate: 0%

3. Years in loan term: 5

4. Forgiveness: Funds forgiven at the end of the loan term

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

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

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

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

f. Recipient Selection Criteria: Applicants are selected on a first qualified, first served basis with the following priorities:

There will be a one-time assistance limit for applicants. A SHIP applicant may be served more than once with funds from the SHIP program if there is no waiting list with at least one applicant that has not received previous funding, that person will take precedence over an applicant that has received previous funding. The Affordable Housing Advisory Committee and the Putnam
County Board of County Commissioners will make the final determination on applicants requesting an exception.

Priority is given to special needs households and essential service personnel over applicants not within either category. Each category is given equal standing, except where state allocations dictate a percentage of the funds be used on a specific category.

Special needs households as defined in 420.0004 (13) will have priority status for project funding. Each group within the special needs category is given equal standing.

g. Sponsor/Developer Selection Criteria: N/A
h. Additional Information:
   • SHIP Disaster Relief funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
   • Property taxes must be current to participate in the SHIP program.
   • Applicants cannot possess more than $10,000 in assets excluding real and personal property. Elderly applicants (age 62+) and/or persons with special needs, as defined in 67-37.002 (21) F.A.C. are exempt from this requirement.

<table>
<thead>
<tr>
<th>B. Strategy Name: Home Purchase Assistance</th>
<th>Code 1</th>
</tr>
</thead>
</table>

a. Summary of Strategy: SHIP funds will be used for down payment, closing costs and rehabilitation for the purchase of a single family home.

c. Income Categories to be served: Very low, low, and Moderate income
d. Maximum award:
e. Terms:
   1. Repayment loan/deferred loan/grant: Awards of less than $3,500 awarded as a grant. All other funds will be awarded as a deferred loan secured by a note and mortgage
   2. Interest Rate: 0%
   3. Years in loan term: 12
   4. Forgiveness: 30% forgiven at the end of year 5. 10% forgiven annually from year 6 through 12
   5. Repayment: None required as long as the loan is in good standing

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

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

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

f. Recipient Selection Criteria: Applicants are selected on a first qualified, first served basis with the following priorities:

   Special needs households as defined in 420.0004 (13) will have priority status for project funding. Each group within the special needs category is given equal standing.

   g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: The program requires that at least one adult member of each household to attend a homeownership counseling and training course, either taught by an established lending institution or this program, and graduate from that training program with a Certificate of Completion to be eligible to participate in this program.

   • SHIP Home Purchase funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.

   • The first mortgage obtained from a primary lender must be at a fixed rate; no ARM’s, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.

C. Strategy Name: Housing Rehabilitation

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


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

   d. Maximum award: $34,500
e. Terms:
   1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan
      secured by a note and mortgage.
   2. Interest Rate: 0%
   3. Years in loan term: 12
   4. Forgiveness: 30% forgiven at the end of year 5. 10% forgiven annually from
      year 6 through 12
   5. Repayment: None 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. 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.

f. Recipient Selection Criteria: Applicants are selected on a first qualified, first served basis with
the following priorities: Applicants in the very-low income group will be given the highest
priority, followed by those households in the low income group, then the moderate income
group.

Priority is given to special needs households and essential service personnel over applicants not
within either category. Each category is given equal standing, except where state allocations
dictate a percentage of the funds be used on a specific category.

There will be a one-time assistance limit for applicants. a SHIP applicant may be served more
than once with funds from the SHIP program If there is no waiting list with at least one
applicant that has not received previous funding, that person will take precedence over an
applicant that has received previous funding. The Affordable Housing Advisory Committee and
the Putnam County Board of County Commissioners will make the final determination on
applicants requesting an exception.
g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:
   - SHIP Housing Rehabilitation funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
   - Property taxes must be current to participate in the SHIP program.
   - Applicants cannot possess more than $10,000 in assets excluding real and personal property. Elderly applicants special needs are exempt from this requirement.
   - The applicant must occupy the property as their primary residence.
     - Homeowners must have current homeowner’s insurance to participate in this strategy. A copy of the policy will be required to remain on file with the SHIP program through the remainder of the 20-year obligation to the SHIP program.

<table>
<thead>
<tr>
<th>D. Strategy Name: Emergency Repair</th>
<th>Code 6</th>
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</thead>
</table>

a. Summary of Strategy: Funds may be used to address emergency repairs or minor repairs to owner-occupied housing in Putnam County. Repairs can include minor work necessary to provide general renovation of the housing stock and to correct code violations. In an effort to mitigate for health and safety concerns, SHIP funds may be for construction of wheelchair ramps and handicap accessibility, septic tank repair, roof and structural repair, electrical repair, plumbing repair, and heating and air conditioning repair.


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

d. Maximum award: $11,500

e. Terms:
   1. Repayment loan/deferred loan/grant: Awards under $5,000 will be awarded as a grant. Funds will be awarded as a deferred payment loan secured by a note and mortgage
   2. Interest Rate: 0%
   3. Years in loan term: 5
   4. Forgiveness: Forgiven at the end of the term
   5. Repayment: None required as long as the loan is in good standing
   7. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as a primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

6. 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: First qualified, first served.

Priority is given to special needs households and essential service personnel over applicants not within either category. Each category is given equal standing, except where state allocations dictate a percentage of the funds be used on a specific category.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information:
   - SHIP Emergency Repair funds may not be used for the purchase or rehabilitation of mobile or manufactured homes.
   - Property taxes must be current to participate in the SHIP program.
   - Applicants cannot possess more than $10,000 in assets excluding real and personal property. Elderly applicants and/or persons with special needs are exempt from this requirement.
   - The applicant must occupy the property as their primary residence.

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.

Provide a description of the procedures used to implement this strategy: The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

B. Name of the Strategy: Ongoing Review Process
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Provide a description of the procedures used to implement this strategy: The Planning and Development Department Director will be designated as a single point of contact for
reviewing all proposed ordinances and notifying the Board of County Commissioners if there is a finding that any ordinance is likely to increase the cost of housing.

C. Other Incentive Strategies Adopted: N/A

IV. EXHIBITS:

A. Administrative Budget for each fiscal year covered in the Plan.
B. Timeline for Estimated Encumbrance and Expenditure.
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan.
D. Signed LHAP Certification.
E. Signed, dated, witnessed or attested adopting resolution.
F. Ordinance: (If changed from the original creating ordinance).
G. Interlocal Agreement.
H. Other Documents Incorporated by Reference.
## Administrative Budget for Each Fiscal Year

**Estimated SHIP Funds for Fiscal Year:** $350,000.00

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Benefits</td>
<td>$29,200.00</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Travel Per Diem Workshops, etc.</td>
<td>$1,150.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$1,150.00</td>
</tr>
<tr>
<td>Other*</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**Fiscal Year: 2018-2019**

**OK**

**Fiscal Year 2019-2020**

**Estimated SHIP Funds for Fiscal Year:** $350,000.00

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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<tr>
<td>Advertising</td>
<td>$1,150.00</td>
</tr>
<tr>
<td>Other*</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**Fiscal Year 2020-2021**

**Estimated SHIP Funds for Fiscal Year:** $350,000.00

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
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<tr>
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<tr>
<td>Advertising</td>
<td>$1,150.00</td>
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<tr>
<td>Other*</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$35,000.00</td>
</tr>
<tr>
<td>Admin %</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**OK**

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

**Details:**

(Paramount County)
Exhibit B
Timeline for SHIP Expenditures

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

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

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

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

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
**FLORIDA HOUSING FINANCE CORPORATION**

**HOUINS DELIVERY GOALS CHART**

<table>
<thead>
<tr>
<th>Name of Local Government:</th>
<th>Putnam County</th>
<th>Allocation:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2018-2019</strong></td>
<td><strong>$350,000.00</strong></td>
<td></td>
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</tbody>
</table>

**Strategy #**

**HOME OWNERSHIP**

<table>
<thead>
<tr>
<th>From Plan Text</th>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text)</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>New Construction</th>
<th>Rehab/Repair Without Construction Total</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>5</td>
<td>Disaster Relief</td>
<td>0</td>
<td>$34,500</td>
<td>0</td>
<td>$34,500</td>
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<td>$34,500</td>
<td>$77,750.00</td>
<td>$77,750.00</td>
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<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>Home Purchase Assistance</td>
<td>1</td>
<td>$40,500</td>
<td>1</td>
<td>$33,750</td>
<td>0</td>
<td>$27,000</td>
<td>$172,500.00</td>
<td>$172,500.00</td>
<td>2</td>
<td>22.21%</td>
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<td>$34,500</td>
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<td>2</td>
<td>$34,500</td>
<td>$172,500.00</td>
<td>$172,500.00</td>
<td>6</td>
<td>49.29%</td>
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</tr>
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<td>6</td>
<td>Emergency Repair</td>
<td>3</td>
<td>$11,500</td>
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<td>$92,000.00</td>
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<td>8</td>
<td>26.29%</td>
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<tr>
<td></td>
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<td><strong>Subtotal 1 (Home Ownership)</strong></td>
<td>6</td>
<td>$144,000.00</td>
<td>6</td>
<td>$137,250.00</td>
<td>4</td>
<td>$92,000.00</td>
<td>$264,500.00</td>
<td>$77,750.00</td>
<td>$342,250.00</td>
<td>97.79%</td>
<td>16</td>
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</table>

**RENTAL**

<table>
<thead>
<tr>
<th>From Plan Text</th>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text)</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>Units</th>
<th>Award</th>
<th>New Construction</th>
<th>Rehab/Repair Without Construction Total</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
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<tbody>
<tr>
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<td></td>
<td><strong>Subtotal 2 (Non-Home Ownership)</strong></td>
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<td>0</td>
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<td>0.00%</td>
<td>0</td>
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<tr>
<td></td>
<td></td>
<td><strong>Administration Fees</strong></td>
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<td>0</td>
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<td>$0.00</td>
<td>0</td>
<td>0.00%</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Home Ownership Counseling</strong></td>
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<td>0</td>
<td>0.00%</td>
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<tr>
<td></td>
<td></td>
<td><strong>GRAND TOTAL</strong></td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>$0.00</td>
<td>6</td>
<td>6</td>
<td>$264,500.00</td>
<td>$77,750.00</td>
<td>16</td>
<td>97.79%</td>
<td>16</td>
</tr>
</tbody>
</table>

**Percentage Construction/Rehab**

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 76%

**Maximum Allowable**

$135,000

**Allocation Breakdown**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income:</th>
<th>$35,000.00</th>
<th>Max Amount Program Income For Admin:</th>
<th>$1,750.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$144,000.00</td>
<td>41.1%</td>
<td>Projected Recaptured Funds:</td>
<td>$10,000.00</td>
<td>Distribution:</td>
<td>$350,000.00</td>
</tr>
<tr>
<td>Low Income</td>
<td>$137,250.00</td>
<td>39.2%</td>
<td>Distribution:</td>
<td>$350,000.00</td>
<td>Total Available Funds:</td>
<td>$395,000.00</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$92,000.00</td>
<td>26.3%</td>
<td>Total Available Funds:</td>
<td>$395,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>106.6%</td>
<td>Total Available Funds:</td>
<td>$395,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy #</td>
<td>HOME OWNERSHIP</td>
<td>RENTAL</td>
<td>VLI</td>
<td>Max. SHIP</td>
<td>LI</td>
<td>Max. SHIP</td>
</tr>
<tr>
<td>-----------</td>
<td>----------------</td>
<td>--------</td>
<td>-----</td>
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<td>6</td>
<td>Disaster Relief</td>
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<td>$34,500</td>
<td>0</td>
<td>$34,500</td>
<td>0</td>
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<tr>
<td>1</td>
<td>Home Purchase Assistance</td>
<td>1</td>
<td>$40,500</td>
<td>1</td>
<td>$33,750</td>
<td>0</td>
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<tr>
<td>3</td>
<td>Housing Rehabilitation</td>
<td>2</td>
<td>$34,500</td>
<td>2</td>
<td>$34,500</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Emergency Repair</td>
<td>3</td>
<td>$11,500</td>
<td>3</td>
<td>$11,500</td>
<td>2</td>
</tr>
<tr>
<td>Subtotal 1 (Home Ownership)</td>
<td>6</td>
<td>$144,000.00</td>
<td>6</td>
<td>$137,250.00</td>
<td>4</td>
<td>$92,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration Fees</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Admin. From Program Income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>GRAND TOTAL</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>$0.00</td>
<td>$264,500.00</td>
<td>$77,750.00</td>
</tr>
<tr>
<td>Percentage Construction/Rehab</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calculate Constr./Rehab Percent. by adding Grand Total Columns A&amp;B, then divide by Annual Allocation Amt.</td>
<td>76%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Allowable Purchase Price</td>
<td>$135,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allocation Breakdown</td>
<td>Amount</td>
<td>%</td>
<td>Projected Program Income</td>
<td>$35,000.00</td>
<td>Max Amount Program Income For Admin</td>
<td>$1,750.00</td>
</tr>
<tr>
<td>Very-Low Income</td>
<td>$144,000.00</td>
<td>41.1%</td>
<td>Projected Recaptured Funds</td>
<td>$10,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Income</td>
<td>$137,250.00</td>
<td>39.2%</td>
<td>Distribution</td>
<td>$350,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$92,000.00</td>
<td>26.3%</td>
<td>Total Available Funds</td>
<td>$395,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$350,000.00</td>
<td>106.6%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy #</td>
<td>HOME OWNERSHIP</td>
<td>VLI</td>
<td>Max. SHIP</td>
<td>LI</td>
<td>Max. SHIP</td>
<td>MI</td>
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<tr>
<td>-----------</td>
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<td>-----------</td>
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<td>-----------</td>
<td>----</td>
</tr>
<tr>
<td>From Plan Text Code</td>
<td>STRATEGIES (strategy title must be same as the title used in plan text.)</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
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<tr>
<td>5</td>
<td>Disaster Relief</td>
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<td>$34,500</td>
<td>0</td>
<td>$34,500</td>
<td>0</td>
</tr>
<tr>
<td>1</td>
<td>Home Purchase Assistance</td>
<td>1</td>
<td>$40,500</td>
<td>1</td>
<td>$33,750</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Housing Rehabilitation</td>
<td>2</td>
<td>$34,500</td>
<td>2</td>
<td>$34,500</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Emergency Repair</td>
<td>3</td>
<td>$11,500</td>
<td>3</td>
<td>$11,500</td>
<td>2</td>
</tr>
</tbody>
</table>

Subtotal 1 (Home Ownership) | 6 | $144,000.00 | 6 | $137,250.00 | 4 | $92,000.00 | $0.00 | $264,500.00 | $77,750.00 | $342,250.00 | 97.79% |

<table>
<thead>
<tr>
<th>RENTAL</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>
</tr>
</thead>
<tbody>
<tr>
<td>STRATEGIES</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>Percentage</td>
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<tr>
<td>Administration Fees</td>
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<td>0</td>
<td>0</td>
<td>0</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>
</tr>
<tr>
<td>Admin. From Program Income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</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>
</tr>
<tr>
<td>Home Ownership Counseling</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</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>
</tr>
</tbody>
</table>

Subtotal 2 (Non-Home Ownership) | 0 | 0 | 0 | 0 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0.00% |

GRAND TOTAL | 6 | 6 | 4 | $0.00 | $264,500.00 | $77,750.00 | $342,250.00 | 97.79% |

Maximum Allowable Purchase Price: $135,000

Percentage Construction/Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.: 76%

Allocation Breakdown
- Very-Low Income: $144,000.00 (41.1%)
- Low Income: $137,250.00 (39.2%)
- Moderate Income: $92,000.00 (26.3%)

Projected Program Income: $35,000.00
Max Amount Program Income For Admin: $1,750.00
Projected Recaptured Funds: $10,000.00
Distribution: $350,000.00
Total Available Funds: $395,000.00

Total Available Funds: $395,000.00

Allocation Breakdown:
- Very-Low Income: $144,000.00 (41.1%)
- Low Income: $137,250.00 (39.2%)
- Moderate Income: $92,000.00 (26.3%)

Projected Program Income: $35,000.00
Max Amount Program Income For Admin: $1,750.00
Projected Recaptured Funds: $10,000.00
Distribution: $350,000.00
Total Available Funds: $395,000.00

Total Available Funds: $395,000.00
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government: Putnam 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

Attest: (Seal)
RESOLUTION #840

A RESOLUTION OF THE PUTNAM COUNTY BOARD OF COUNTY COMMISSIONERS 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 420.9073, 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 ship Administrator and the Affordable Housing Advisory Committee 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 Putnam 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 PUTNAM COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Putnam County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2018-2019,2019-2020,2020-2021.

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

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

PASSED AND ADOPTED THIS 24th DAY OF April, 2018.

Chairperson

(SEAL)

ATTEST:

County Clerk