



PUTNAM COUNTY, FL



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024



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I. Program Details:

A. LG(s)

Name of Local Government	Putnam County Florida
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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

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

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

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

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

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



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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

“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 more than the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

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



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

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government: Putnam County	Oversite and approval of all financial transactions and final client file storage. Management of consultant activities.	3%
Third Party Consultant: The County or the County’s contracted provider/ vendor	Full program operation and implementation, application management, client assistance, qualification process; reporting, construction oversight, generally all aspects of the program.	7%

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (should either meet the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building code(s), and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*



- S. Project Delivery Costs:** Project delivery fees (PDF) will come directly from the applicant assistance total and shall not exceed the lesser of \$2,300.00 or 5% per approved and assisted applicant/project/household.
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** 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 household that do not already have one in place.
- V. 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. Putnam County will meet the 20% Special Needs set-aside by providing repairs to properties located within the County limits and that are owned and occupied by special needs individuals and/or families. The County will market to the special needs' population through various County publications, the official County Government website, local churches, nonprofit organizations, and other community-based organizations that serve those with special needs and/or disabilities within Putnam County. Additionally, County and staff will perform periodic outreach to various community and civic groups to encourage the development of affordable housing resources and programs aimed at servicing citizens with special needs and/or disabilities.
- W. Describe efforts to reduce homelessness:** The local affordable housing advisory committee will continually review and recommend implementation of affordable housing incentives and strategies that work to combat



and reduce homelessness. The Putnam County SHIP Program, in as much as it can, via AHAC development and recommendation of practical affordable housing policy recommendations, will support community-based organizations and programs in an attempt to assist residents who are homeless or at-risk-of homelessness. Any financial assistance or policy development will work to create fair access to affordable, permanent housing. Any homeless individual and/or family encountered during administration of the SHIP Program will be referred to any available local available resources, agencies, coalitions, non-profit and/or other community-based organizations.

Section II. LHAP Strategies:

A. Strategy Name: <i>Disaster Relief</i>	Code 5
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<p>a. Summary: 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 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.</p>

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

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

d. **Maximum award:** *\$30,000 (includes project delivery fees).

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Participating household's obligation will be held through the use of a Subordinate Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.
2. **Interest Rate:** The interest rate on this deferred loan is 0%.
3. **Years in loan term:** five (5) years
4. **Forgiveness:** Lien/loan is fully forgiven at the end of the 5-year lien term. Assistance in an amount less than \$5,000.00 shall be considered a grant.
5. **Repayment:** None required as long as the loan is in good standing.
6. **Default:** In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of



foreclosure. 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.

After the SHIP Contract, Mortgage, and Note have been executed and the notice to proceed is issued, the SHIP loan will be determined to be in default if any of the following occurs during the active deferred payment lien period: 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.

- f. **Recipient/Tenant 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 unless otherwise approved by the Putnam County Board of County Commissioners. Requests for additional assistance will be heard on a case by case basis and only at the recommendation of the AHAC. Previous applicant assistance is verified via searching through County records, including the clerk of court archives, to discovery previously recorded SHIP mortgage documents.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** SHIP funds must be used for eligible applicants and eligible housing. SHIP Disaster Relief funds may not be used for the purchase or rehabilitation of mobile or manufactured homes. SHIP Disaster Relief must not be used in a manner that duplicates assistance benefits provided from other sources. All standard duplication of benefits compliance methods will be enforced via the current and most applicable Florida Housing guidelines.

Property taxes must be current to participate in the SHIP program.

The applicant(s) must occupy the home as their primary residence. In an instance where the home cannot be occupied by the homeowner due to the condition of the home (i.e., the home is in such a severe state of disrepair that is unsafe or not permitted by the local Building Department or Code Enforcement office for the homeowner to reside in the dwelling), the home will: (1) where sufficient funding is available will be demolished and reconstructed, or (2) where sufficient funding is not available, will be considered a walk-away and ineligible for assistance. Home condition may be validated via verifiable building or code enforcement documentation and/or onsite SHIP HRS (or other authorized personnel) inspection and photo backup.

Applicants cannot possess more than \$10,000.00 assets excluding, retirement pensions (only for verified actively retired individuals), real and personal property. Elderly applicants (age 62+) and/or recipients with a disability (verifiable via physicians note, state designation,



or other official means acceptable by the County legal department.) are exempt from this requirement.

B. Strategy Name: <i>Home Purchase Assistance</i>	Code: 1,2
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a. **Summary:** SHIP funds will be used for down payment, closing costs, and rehabilitation for the purchase of a single-family home. Homebuyers must be able to obtain a conventional term, primary home loan. SHIP funds may be used to promote homeownership. Additionally, when used in conjunction with closing cost assistance for borrowers as a way of promoting homeownership, participating local lenders are encouraged to offer more favorable financing terms to those eligible for participation because at least a 20% down payment can be made.

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

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

d. **Maximum award: \$40,000 per eligible household.** The following applies on a not to exceed the award maximum basis:

- Extremely Low – up to 35% of the contract sale/purchase price of the home.
- Very Low Income – up to 30% of the contract sale/purchase price of the home
- Low Income – up to 25% of the contract sale/purchase price of the home
- Moderate Income – up to 20% of the contract/sale purchase price of the home

- *All income groups – up to an additional \$3,500 in closing costs above the maximum award*
- *All income groups – up to an additional \$10,000 in rehabilitation cost above the maximum award, if foreclosed home is purchased.*

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.
2. **Interest Rate:** 0%.
3. **Years in loan term:** twelve (12) years.
4. **Forgiveness:** Lien/loan is fully forgiven as follows: 30% forgiven at the end of year 5. 10% forgiven annually from year 6 thru 12. Awards of less than \$3,500 awarded as a grant (excludes closing costs).
5. **Repayment:** None required as long as the loan is in good standing.



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. 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. 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 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/Tenant 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 unless otherwise approved by the Putnam County Board of County Commissioners. Requests for additional assistance will be heard board on a case by case basis and only at the recommendation of the AHAC. Previous applicant assistance is verified via searching through County records, including the clerk of court archives, to discover previously recorded SHIP mortgage documents.

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 Selection Criteria:** N/A

- h. **Additional Information:** SHIP funds must be used for eligible applicants and eligible housing activities. Maximum Purchase Price shall not exceed \$180,000.00

The program requires that at least one adult member of each household complete a HUD approved homeownership counseling and training course, either taught by an established lending institution or this program, and obtain a Certificate of Completion.

Applicant shall not receive cash back at closing. In addition, the maximum closing cost assistance amount of \$3,500 shall be rolled into the subordinate mortgage. Should the applicant purchase a home in foreclosure, \$10,000 would be allowed for rehabilitation. The \$10,000 shall be rolled into the subordinate note and mortgage.

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.

Homeowners must obtain and maintain 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 12-year obligation to the SHIP program. The County shall be listed as an additional insured on all applicable homeowner insurance policies prior to the issuance of a construction Notice to Proceed. While applying for assistance, where a homeowner may have or has had their homeowners' insurance coverage terminated or insurance coverage cannot be obtained and maintained due to the homes being in a state of severe disrepair and/or non-compliance, the applicant may be served if the following occurs: (1) A letter is provided from an insurer outlining why insurance coverage is being terminated or denied. The letter must list items/systems within the home that are to be repaired to allow insurance to be maintained or obtained; and (2) the homeowner provides proof of insurance no later than thirty (30) calendar days after the project has obtained a final building department and SHIP program inspection.

Applicants cannot possess more than \$10,000.00 assets excluding real and personal property. Elderly applicants (age 62+) and/or recipients with a disability are exempt from this requirement.

Homeowners who have received SHIP Home Purchase Assistance in the past, may not receive additional assistance through the SHIP program until the following occurs: (1) The lien period outlined in the applicable LHAP activity and as reflected in the SHIP mortgage and note, has expired or been satisfied and (2) at least three full calendar years (to meet defined first-time homebuyer definition) have passed from the date the SHIP mortgage/note has expired and/or has been satisfied.

In instances of hardship, previously assisted applicants whose SHIP mortgage and note, has not expired, or been satisfied may seek additional assistance via written/verbal request that the AHAC make a recommendation to the County Commission that an additional assistance waiver be granted, allowing the applicant to reapply for program assistance. Approval and/or denial shall be provided at the discretion of the County Commission.

C. Strategy Name: <i>Owner Occupied Rehabilitation</i>	Code: 3
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a. Summary: SHIP funds will be awarded to homeowner-occupied households where the dwelling is 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.

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024



- c. **Income Categories to be served:** Extremely low, Very-low, Low, and moderate
- d. **Maximum award: \$40,000 \$40,000 (includes project delivery fees).**
- e. **Terms:**
 - 1. **Repayment loan/deferred loan/grant:** Participating household's obligation will be held through the use of a 2nd Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.
 - 2. **Interest Rate:** 0%.
 - 3. **Years in loan term:** 12 years .
 - 4. **Forgiveness:** Lien/loan is fully forgiven as follows: 30% forgiven at the end of year 5. 10% forgiven annually from year 6 thru 12. Awards of less than \$5,000 awarded as a grant.
 - 5. **Repayment:** None required as long as the loan is in good standing.

Default: In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of foreclosure. 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.

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.

- f. **Recipient/Tenant 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 unless otherwise approved by the Putnam County Board of County Commissioners. Requests for additional assistance will be heard board on a case by case basis and only at the recommendation of the AHAC. Previous applicant assistance is verified via searching through County records, including the clerk of court archives, to discovery



previously recorded SHIP mortgage documents.

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 Selection Criteria:** N/A

h. **Additional Information:** SHIP funds must be used for eligible applicants and eligible housing. 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 \$10,000.00 assets excluding real and personal property. Elderly applicants (age 62+) and/or recipients with a disability are exempt from this requirement.

The applicant(s) must occupy the home as their primary residence. In an instance where the home cannot be occupied by the homeowner due to the condition of the home (i.e., the home is in such a severe state of disrepair that is unsafe or not permitted by the local Building Department or Code Enforcement office for the homeowner to reside in the dwelling. This may be validated via verifiable building or code enforcement documentation and/or onsite SHIP HRS (or other authorized personnel) inspection and photo backup.

Homeowners must have current homeowner's insurance to participate in this strategy *Consistent with local policy preference and the County Attorney's recommendation, the requirement is unchanged.*

A copy of the policy will be required to remain on file with the SHIP program through the remainder of the 12-year obligation to the SHIP program. The County shall be listed as an additional insured on all applicable homeowner insurance policies prior to the issuance of a construction Notice to Proceed.

While applying for assistance, where a homeowner may have or has had their homeowners' insurance coverage terminated or insurance coverage cannot be obtained and maintained due to the homes being in a state of severe disrepair and/or non-compliance, the applicant may be served if the following occurs: (1) A letter is provided from an insurer outlining why insurance coverage is being terminated or denied. The letter must list items/systems within the home that are to be repaired to allow insurance to be maintained or obtained; and (2) the homeowner provides proof of insurance no later than thirty (30) calendar days after the project has obtained a final building department and SHIP program inspection.

Homeowners who have received SHIP Housing Rehabilitation Assistance in the past, may not receive additional assistance through the SHIP program until the following occurs: (1) The lien period



outlined in the applicable LHAP activity and as reflected in the SHIP mortgage and note, has expired or been satisfied and (2) at least one full calendar year has passed from the date the SHIP mortgage/note has expired and/or has been satisfied.

In instances of hardship, previously assisted applicants whose SHIP mortgage and note, has not expired, or been satisfied may seek additional assistance via written/verbal request that the AHAC make a recommendation to the County Commission that an additional assistance waiver be granted, allowing the applicant to reapply for program assistance. Approval and/or denial shall be provided at the discretion of the County Commission.

D. Strategy Name: <i>Emergency Repair</i>	Code: 6
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<p>a. Summary: SHIP program funds may be used to provide assistance to address emergency repairs to owner-occupied housing units in Putnam County. Repairs can include work necessary 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.</p>

- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Extremely Low, Very low, Low and Moderate
- d. **Maximum award:** \$15,000 (includes project delivery fees).
- e. **Terms:**
 1. **Repayment loan/deferred loan/grant:** Participating household's obligation will be held through the use of a Subordinate Mortgage and Promissory Note. These documents will be recorded with the Putnam County Clerk of the Courts.
 2. **Interest Rate:** 0%.
 3. **Years in loan term:** 5 years
 4. **Forgiveness:** Lien/loan is fully forgiven at the end of the 5-year lien term. Assistance in an amount less than \$3,500.00 shall be considered a grant.
 5. **Repayment:** None required as long as the loan is in good standing.
 6. **Default:** In the event of default (failure to make required payments on a loan secured by a first mortgage which leads to foreclosure and/or loss of property ownership) the loan will be due at the time of



foreclosure. 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.

After the SHIP Contract, Mortgage, and Note have been executed and the notice to proceed is issued, the SHIP loan will be determined to be in default if any of the following occurs during the active differed payment lien period: 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.

- f. **Recipient/Tenant 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 unless otherwise approved by the Putnam County Board of County Commissioners. Requests for additional assistance will be heard board on a case by case basis and only at the recommendation of the AHAC. Previous applicant assistance is verified via searching through County records, including the clerk of court archives, to discovery previously recorded SHIP mortgage documents.

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 Selection Criteria:** N/A

- h. **Additional Information:** SHIP funds must be used for eligible applicants and eligible housing. 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.

The applicant(s) must occupy the home as their primary residence. In an instance where the home cannot be occupied by the homeowner due to the condition of the home (i.e., the home is in such a severe state of disrepair that is unsafe or not permitted by the local Building Department or Code Enforcement office for the homeowner to reside in the dwelling. This may be validated via verifiable building or code enforcement documentation and/or onsite SHIP HRS (or other authorized personnel) inspection and photo backup.

Applicants cannot possess more than \$10,000.00 assets excluding real and personal property. Elderly applicants (age 62+) and/or recipients with a disability are exempt from this requirement.

Homeowners who have received SHIP Housing Rehabilitation Assistance in the past, may not receive additional assistance through the SHIP program until the following occurs: (1) The lien period outlined in the applicable LHAP activity and as reflected in the SHIP mortgage and note, has expired,



or been satisfied and (2) at least one full calendar year has passed from the date the SHIP mortgage/note has expired and/or has been satisfied.

In instances of hardship, previously assisted applicants whose SHIP mortgage and note, has not expired, or been satisfied may seek additional assistance via written/verbal request that the AHAC make a recommendation to the County Commission that an additional assistance waiver be granted, allowing the applicant to reapply for program assistance. Approval and/or denial shall be provided at the discretion of the County Commission.

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.

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: SHIP and other affordable housing projects shall be provided priority review, comment, and approval status. Where permit submissions are complete, permits shall be processed within 7 business days.

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. **Name of the Strategy:** C. Inventory of locally owned public lands suitable for affordable housing.

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 Putnam County Comprehensive Plan currently encourages mixed use development. The Land Development



Code also encourages mixed use by requiring specific land use techniques, and also has a Planned Unit Development (PUD) process for mixed use development near transportation and employment centers. Assigned County staff will periodically review available and vacant County owned properties and at a minimum, on an annual basis, provide a report to the AHAC which lists viable properties that may be suitable for the development of affordable housing that are consistent with housing goals set forth in the comprehensive plan and land development codes.

IV. EXHIBITS:

Required

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

Optional

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

PUTNAM COUNTY FLORIDA

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 29,200.00
Office Supplies and Equipment	\$ 3,500.00
Travel Per diem Workshops, etc.	\$ 1,150.00
Advertising	\$ 1,150.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 29,200.00
Office Supplies and Equipment	\$ 3,500.00
Travel Per diem Workshops, etc.	\$ 1,150.00
Advertising	\$ 1,150.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 29,200.00
Office Supplies and Equipment	\$ 3,500.00
Travel Per diem Workshops, etc.	\$ 1,150.00
Advertising	\$ 1,150.00
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
OK	

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

Details:

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	9/15/2026

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:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026

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.

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year: N/A
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 robert.dearduff@floridahousing.org when you are ready to "submit" the AR.

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023

Putnam County												
Estimated Funds (Anticipated allocation only):			\$ 350,000									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
5	Disaster Relief	Yes	1	\$30,000		\$30,000		\$30,000	\$30,000.00	\$0.00	\$30,000.00	1
1	Home Purchase Assistance	Yes		\$40,000	1	\$40,000	1	\$40,000	\$80,000.00	\$0.00	\$80,000.00	2
3	Housing Rehabilitation	Yes	2	\$40,000	1	\$40,000	1	\$40,000	\$160,000.00	\$0.00	\$160,000.00	4
6	Emergency Repair	Yes	2	\$15,000	1	\$15,000		\$15,000	\$45,000.00	\$0.00	\$45,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		3		2		\$315,000.00	\$0.00	\$315,000.00	10
Purchase Price Limits:			New	\$ 180,000	Existing	\$ 180,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
	Total All Funds			\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 140,000	40.0%	OK
Low Income (30% requirement)	\$ 95,000	27.1%	OK
Moderate Income	\$ 80,000	22.9%	

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024

Name of Local Government:		Putnam County										
Estimated Funds (Anticipated allocation only):		\$ 350,000										
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
5	Disaster Relief	Yes	1	\$30,000		\$30,000		\$30,000	\$30,000.00	\$0.00	\$30,000.00	1
1	Home Purchase Assistance	Yes		\$40,000	1	\$40,000	1	\$40,000	\$80,000.00	\$0.00	\$80,000.00	2
3	Housing Rehabilitation	Yes	2	\$40,000	1	\$40,000	1	\$40,000	\$160,000.00	\$0.00	\$160,000.00	4
6	Emergency Repair	Yes	2	\$15,000	1	\$15,000		\$15,000	\$45,000.00	\$0.00	\$45,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		3		2		\$315,000.00	\$0.00	\$315,000.00	10
Purchase Price Limits:			New	\$ 180,000	Existing	\$ 180,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
	Total All Funds			\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		90.0%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 140,000	40.0%	OK
Low Income (30% requirement)	\$ 95,000	27.1%	OK
Moderate Income	\$ 80,000	22.9%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

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 ensure 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

Larry Harvey, BOCC Chairman
Type Name and Title

11/9/21
Date

OR


Attest:
(Seal)



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 Chairman OF THE County Commission of Putnam 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 2022-2023, 2023-2024, 2024-2025.

Section 2: The Chairperson of the County 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 9th DAY OF November, 2021.



[Signature]
Chairperson

ATTEST:
[Signature]
County Clerk