

Santa Rosa County



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

BOCC Approved: 11-9-2021

FHFC Approved: 1/21/2022



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I. Program Details:

A. LG(s)

| | |
|---|-------------------|
| Name of Local Government | Santa Rosa County |
| Does this LHAP contain an interlocal agreement? | N/A |
| If yes, name of other local government(s) | |

B. Purpose of the program:

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

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

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

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

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

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

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

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



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

Priority is given to applicants with Special Needs as defined in 420.0004 (13) Florida Statutes

- 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), Credit Counseling, and Foreclosure Counseling.
- 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 in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

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



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

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

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

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

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

| Entity | Duties | Admin. Fee Percentage |
|----------------------------------|--|-----------------------|
| Local Government | Day to day program administration of LHAP strategies | 10% |
| Third Party Entity/Sub-recipient | | |

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.*

- S. Project Delivery Costs:** Project delivery costs are included in our Emergency Repair, Owner-Occupied Rehabilitation, and Demolition/Reconstruction strategies. The costs include title searches, construction management fee, septic pump outs and permits, surveys, architectural drawings, appraisals, and relocation and storage expenses. Maximum project delivery costs for Emergency Repair and Owner-Occupied Rehabilitation shall not exceed \$3,200. Maximum PDC for Demolition/Reconstruction shall not exceed more than 6% of the SHIP award amount.



- 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:**
Santa Rosa County’s demolition/reconstruction, owner occupied rehabilitation, or emergency repair specifications require the following energy star rated products: HVAC with a minimum SEER of 15, insulation to be R-38 or higher, refrigerators, stoves, range hoods, ceiling fans, and bathroom exhaust fans to be energy star rated.
- V. Describe efforts to meet the 20% Special Needs set-aside:**
Santa Rosa County will partner with social service agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The goals will be met through the owner-occupied rehabilitation, emergency repair, demolition/reconstruction and rental assistance strategies.
- W. Describe efforts to reduce homelessness:**
Santa Rosa County maintains a close working relationship with homeless assistance organizations such as Loaves and Fishes Soup Kitchen and Shelter, Family Promise, 90 Works, and Opening Doors of Northwest Florida by referring our homeless population to these organizations for shelter assistance and transitional housing assistance.

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

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|---|---------|
| A. Owner Occupied Rehabilitation | Code #3 |
|---|---------|

Summary: Funds will be provided for repairs and rehabilitation of sub-standard owner-occupied single-family units. The work will address repairs or improvements that are needed for safe or sanitary habitation or correction of substantial building code violations in accordance with the Housing Program Rehabilitation Bid Manual.

- a.
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$50,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 - 2. Interest Rate: 0%
 - 3. Years in loan term:
 - Applicants who are 62 years of age or older AND very low income OR Special Needs AND very low income will receive a ten (10) year lien forgiven at 10% for every calendar year, starting at the date



the mortgage was signed. All other applicants will receive assistance for a term of fifteen (15) years, forgiven at 20% starting at the completion of the 11th year.

4. Forgiveness: 10 year loan prorated over term. 15 year loan prorated at completion of 11th year
5. Repayment: None required as long as loan is in good standing
6. Default: The outstanding balance on the loan is due and payable when any of the following conditions occur:
 - Sale
 - Occupancy. Of the homeowner not longer resides in the home
 - Title Transfer. If the title is transferred. Exception is made in the even the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan is due and payable.
 - Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, a reduction in the monthly principal and interest payment, with no cash out, a written request for the refinance and re-subordination may be submitted for consideration

f. Recipient/Tenant Selection Criteria: The household must provide proof of property ownership (life Estates are recognized as proof of ownership). Awards will be made from applicants on the waiting list on a first qualified, first served basis. Priority will be given to applicants with special needs as defined in Florida Statute 420.0004. Outstanding mortgage and real estate taxes must be current and the owner must have homestead exemption claimed

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Asset Limitation. Recipients who have assets exceeding \$25,000 (not including applicants primary residence), as calculated in accordance with HUD’s Occupancy Handbook Asset Exhibit 5-2(4350.3 REV-1), are ineligible to receive assistance.
- Funding Limitation. An applicant assisted under this strategy is ineligible to receive additional funding under the Owner Occupied Rehabilitation strategy.
- Applicants who have receive assistance under this strategy may be eligible for Emergency Repairs funds if housing staff and inspections can verify an emergency need that would fall under the Emergency Repair strategy guidelines.
- Mobile Homes are not eligible for assistance.
- In the event that an active duty military applicant receives orders of a mandatory relocation which requires the sale of rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of mortgage. The applicant must provide proof of their mandatory relocation.

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| B. Emergency Repair | Code #6 |
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a. Summary: Funds will be used to provide emergency repair assistance. Funds will be used to address HVAC, roofing, electrical, plumbing, sanitary disposal, life/safety conditions, structural code deficiencies and other related repairs

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

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

d. Maximum award: \$25,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: No proration, forgiven at the end of the term
5. Repayment: None is required as long as the loan is in good standing
6. Default:

The outstanding balance of the loan must be repaid when any of the following conditions occur:

- Sale
- Occupancy. If the homeowner no longer resides in the home
- Title Transfer. If the title is transferred, exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
- Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, a reduction in the monthly principal and interest payment, with no cash out, a written request for the refinance and re-subordination may be submitted for consideration

f. Recipient/Tenant Selection Criteria:

The household must provide proof of property ownership. (Life estates are recognized as proof of ownership). If a waiting list exists under this strategy, awards will be made from applicants on a first qualified, first served basis. Outstanding mortgage and real estate taxes must be current and the owner must have homestead exemption claimed.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- a) Asset limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook Asset Exhibit 5-2 (4350.3 REV-1), are ineligible to receive assistance
- b) Mobile homes are not eligible for assistance.
- c) In the event that an active duty military applicant receives orders of a mandatory relocation which requires the sale of rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of mortgage. The applicant must provide proof of their mandatory relocation

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| C. Demolition / Reconstruction | Code #4 |
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a. Summary: Existing uninhabitable or dilapidated structures for homeowners that do not have alternative housing or financial resources to alleviate the situation may be replaced under this strategy. The property must be owner-occupied and homesteaded with clear title. Liens, taxes and assessments must be current. The existing structure must be confirmed as substandard and not suitable for habitation by the appropriate county building officials. Applicants will be given a choice of several housing plans. A new or retrofit of the existing utilities driveway apron and demolition may be included as part of the construct costs and included in the bidding process.

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

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

d. Maximum award: \$150,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
2. Interest Rate: 0%
3. Years in loan term: 30 years
4. Forgiveness: Loan will be forgiven at the end of the 30 year term.
5. Repayment: None is required as long as the loan is in good standing
6. Default:

The outstanding balance of the loan must be repaid when any of the following conditions occur:

- Sale
- Occupancy. If the homeowner no longer resides in the home
- Title Transfer. If the title is transferred, exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
- Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, a reduction in the monthly principal and interest payment, with no cash out, a written request for the refinance and re-subordination may be submitted for consideration

f. Recipient/Tenant Selection Criteria:

Applicants are assisted on a first qualified / first served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility



- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
 - Asset Limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD’s Occupancy Handbook Asset Exhibit 5-2 (4350.3 REV-1), are ineligible to receive assistance
 - Funding Limitation: An applicant assisted under this strategy is ineligible to receive additional funding under the Owner-Occupied Rehabilitation or Demolition/Reconstruction.
 - Applicants who have received assistance under this strategy may be eligible for Emergency Repair funds if housing staff and inspections can verify an emergency need that would fall under the Emergency Repair strategy guidelines.
 - A maximum of 2 demolition/reconstruction projects can be completed in a fiscal year allocation
 - Residents cannot directly apply for this program. Housing staff will review potential substantial rehabilitation projects to determine if the unit would need to be moved to this strategy.
 - In the event that an active duty military applicant receives orders of a mandatory relocation which requires the sale of rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of mortgage. The applicant must provide proof of their mandatory relocation
 - Mobile homes are eligible for replacement.

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| D. First Time Homebuyer (Downpayment/Closing Cost without Rehab) | Code |
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a. Summary: Funding will be provided to assist potential homebuyers with reducing the cost of purchasing a home. Eligible costs include down payment, principal mortgage reduction, first and second mortgage recording fees, intangible tax, appraisal fee, credit report fee, origination fee or service fee charged by the lender or closing agent, charges for title search and title insurance, the first-year premium of hazard insurance, inspection fees and survey fees. Eligible units may be newly constructed or existing units which have had or will have repairs needed for safe or sanitary habitation, the correction of substantial code violations, or the creation of additional living space within 12 months of closing. Evidence of repairs must be adequately documented

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$25,000.00
 - Habitat Buyers, very low or low income: \$50,000.00
 - USDA buyers, very low or low income: \$50,000.00
- e. Terms:
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 2. Interest Rate: 0%



3. Years in loan term: 10-year term, ½ of which is forgiven after the 5th year and 20% forgiven for each remaining year
4. Forgiveness: ½ forgiven after the completion of year 5, 20% forgiven for every remaining year
5. Repayment: None is required as long as the loan is in good standing

6. Default:

The outstanding balance of the loan must be repaid when any of the following conditions occur:

- Sale
- Occupancy. If the homeowner no longer resides in the home
- Title Transfer. If the title is transferred, an exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
- Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed rate mortgage, a reduction in the monthly principal and interest payment, with no cash out, a written request for the refinance and re-subordination may be submitted for consideration.

f. Recipient/Tenant Selection Criteria: Applicants are assisted on a first qualified / first served basis. An applicant must meet the definition of a first-time homebuyer defined in Section I, subsection R of this LHAP. Applicant must complete a HUD certified homebuyer counseling course.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Asset Limitation: Applicants owning family assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook Asset Exhibit 5-2 (4350.3REV-1), are ineligible to receive assistance.
- In addition to the SHIP assistance provided, Habitat buyers and USDA buyers may also receive Santa Rosa County's HOME Homebuyer Assistance to ensure that the monthly PITI payment is no more than 30% of the applicant's monthly income.
- Applicants receiving First Time Homebuyer assistance are not eligible for additional SHIP assistance except for Emergency Repair or Disaster Assistance for a period of five (5) years.
- Funds may be leveraged with federal, state, and private funds as well as donations.
- In the event that an active-duty military applicant receives orders of a mandatory relocation which requires the sale of purchased/rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of mortgage. The applicant must provide proof of their mandatory relocation.
- Mobile homes are not eligible for assistance.

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| E. Disaster Mitigation/Recovery | Code #5 |
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a. Summary: SHIP funds may be used in the aftermath of a disaster declared by Executive Order. This optional strategy will be implemented only in the event of a declared disaster by the President or Governor that directly impacts Santa Rosa County. This strategy will utilize funds not yet encumbered or with additional disaster funds allocated by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

(a) shall include interim repairs to avoid further damage to the home of eligible families

(b) tree and debris removal required to make individual housing units habitable by the eligible family

(c) post-disaster assistance with non-insured repairs to homes.

(d) security deposits for eligible recipients that have been displaced from their homes due to disaster

(e) rental assistance for up to 6 months for eligible recipients that have been displaced from their home due to disaster

(f) temporary rent and utilities payments for up to 6 months for tenants financially impacted by a disaster

(g) temporary mortgage and utilities payments for up to 6 months for homeowners financially impacted by a disaster

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

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

d. Maximum award: \$15,000 (maximum \$8,000 for rental/mortgage assistance applicants)

e. Terms:

1. Repayment loan/deferred loan/grant: Grant

2. Interest Rate: 0%

3. Years in loan term: N/A

4. Forgiveness: N/A

5. Repayment: N/A

6. Default: N/A

f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first qualified, first served basis following the declaration of the disaster. For those receiving repair assistance, the home must be owner-occupied and documented for homestead exemption. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility. Priority may be given to households with special needs, low and very low income households, and households that qualify as elderly as defined in 420.503, F.S.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information:

- Asset Limitation: Recipients who have assets exceeding \$25,000, as calculated in accordance with HUD's Occupancy Handbook Asset Exhibit 5-2 (4350.3REV-1), are ineligible to receive assistance.
- Mobile homes are not eligible for assistance



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| F. Rental Development | Code #21 |
|------------------------------|----------|

a. Summary: SHIP funds may be used to provide the Local Government Contribution when participating in such programs as, Low Income Housing Tax Credit (LIHTC), State or local tax-exempt bonds, the State Apartment Incentive Loan Program (SAIL). The SHIP local government contribution will be expended to support new construction of multi-family rental housing developments for eligible persons, including those with special needs.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate (at least 10% of the families must be either very low income or special needs)
- d. Maximum award: \$50,000 per unit up to \$175,000 per project
- e. Terms :
 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage.
 2. Interest Rate: 0%
 3. Years in loan term: 20 years
 4. Forgiveness: Forgivable at the end of the term
 5. Repayment: None is required as long as the loan is in good standing
 6. Default: Failure to keep or perform any of the material terms, covenants, and conditions in the Loan Documents provided that such a failure shall have continued for a period of ninety (90) days after written notice of such failure from the Mortgage
- f. Recipient/Tenant Selection Criteria: Tenants will be selected for SHIP assisted units on a first qualified/first served basis with priorities in section I.I.
- g. Sponsor Selection Criteria:
 - Sponsor’s past experience in building affordable multifamily units;
 - Sponsor’s past experience and demonstrated performance in management/operation of housing for special needs population(s) as defined in 420.0004 FS;
 - Proposed total SHIP cost per unit;
 - History of providing housing to very low income families that have special housing needs;
- h. Additional Information: Funds to support affordable housing rental initiatives will be committed on a per project basis. The actual amount is ultimately contingent upon the matching levels required to effectively participate in the various programs and initiatives.

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| G. Development of Residential Units Targeting Special Needs Housing | Code #12 |
|--|----------|

- a. Summary: To assist local non-profit sponsors in developing special needs housing for eligible clients through acquisition, rehabilitation, and/or new construction of suitable rental units. Persons who have Special Housing Needs, are defined in 420.0004 (13). such units shall be utilized by the subject non-profit sponsor to meet short or long-term housing needs of eligible persons. Operational costs after initial acquisition shall be the responsibility of the sponsoring agency.
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$175,000 per project
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage
 2. Interest Rate: 0%
 3. Years in loan term: 20 years
 4. Forgiveness: Forgivable at the end of the 20 year term
 5. Repayment: None required as long as the loan is in good standing
 6. Default: Failure to keep or perform any of the material terms, covenants, and conditions in the Loan Documents provided that such a failure shall have continued for a period of ninety (90) days after written notice of such failure from the Mortgage
- f. Recipient/Tenant Selection Criteria: Assistance will be provided on a first qualified/first served basis.
- g. Sponsor Selection Criteria: The selection of sponsors for development and management of the special needs housing units will be based upon responses to an advertised request for proposal. Selection criteria will include the following:
- Non-profit sponsor's past experience and demonstrated performance in management/operation of housing for special needs populations(s);
 - Sponsor's previous experience with documenting recipients' s eligibility;
 - Proposed total SHIP cost per unit;
 - Demonstrated experience in providing services that are appropriate to the population residing in the units
- h. Additional Information: N/A

III. LHAP Incentive Strategies

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

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Established policy and procedure:



On June 11, 1998, Santa Rosa County adopted Resolution 98-17 adopting an expedited processing procedure. Affordable housing permit applications will be given priority in the event the permit approval time should reach a level in excess of seven (7) 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.

Established policy and procedure:

Resolution 98-17, Section 1(b) establishes the requirement for the review of local policies, procedures, ordinances, regulations and plan provisions that significantly impact the cost of housing, prior to their adoption with an emphasis on limiting the cost impact upon

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 (Required if applicable).
- H. Other Documents Incorporated by Reference.

SANTA ROSA COUNTY

| Fiscal Year: 2022-2023 | |
|---------------------------------------|----------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 1,854,316.00 |
| Salaries and Benefits | \$ 170,000.00 |
| Office Supplies and Equipment | \$ 6,931.00 |
| Travel Per diem Workshops, etc. | \$ 3,000.00 |
| Advertising | \$ 3,000.00 |
| Other* | \$ 2,500.00 |
| Total | \$ 185,431.00 |
| Admin % | 10.00% |
| | OK |

| Fiscal Year 2023-2024 | |
|---------------------------------------|----------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 2,265,385.00 |
| Salaries and Benefits | \$ 205,000.00 |
| Office Supplies and Equipment | \$ 8,000.00 |
| Travel Per diem Workshops, etc. | \$ 6,000.00 |
| Advertising | \$ 3,038.00 |
| Other* | \$ 4,500.00 |
| Total | \$ 226,538.00 |
| Admin % | 10.00% |
| | OK |

| Fiscal Year 2024-2025 | |
|---------------------------------------|----------------------|
| Estimated SHIP Funds for Fiscal Year: | \$ 1,850,000.00 |
| Salaries and Benefits | \$ 170,000.00 |
| Office Supplies and Equipment | \$ 6,000.00 |
| Travel Per diem Workshops, etc. | \$ 3,000.00 |
| Advertising | \$ 3,000.00 |
| Other* | \$ 3,000.00 |
| Total | \$ 185,000.00 |
| 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: Books/Publications/Subscriptions/Postage/Membership Fees/Notary Fees/Relocation expense above the \$1,500 included in project delivery cost

**Exhibit B
Timeline for SHIP Expenditures**

SANTA ROSA COUNTY affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

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

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

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

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

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

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

Other Key Deadlines:

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

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2022-2023

| Name of Local Government: | | | | | | | | | | | | |
|---|----------------------------------|-----------------------------|---------------------|-----------------|-----------------|-----------------|-----------|-----------------|----------------|----------------------|----------------|-------|
| Estimated Funds (Anticipated allocation only): | | | \$ 1,854,316 | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 3 | Owner Occupied Rehabilitation | Yes | 3 | \$50,000 | 2 | \$50,000 | | \$50,000 | \$250,000.00 | \$0.00 | \$250,000.00 | 5 |
| 6 | Emergency Repair | Yes | 5 | \$25,000 | 3 | \$25,000 | 3 | \$25,000 | \$275,000.00 | \$0.00 | \$275,000.00 | 11 |
| 4 | Demolition/Reconstruction | Yes | 1 | \$150,000 | 1 | \$150,000 | | \$150,000 | \$300,000.00 | \$0.00 | \$300,000.00 | 2 |
| 2 | First Time Homebuyer | Yes | 1 | \$25,000 | 4 | \$25,000 | 16 | \$25,000 | \$500,000.00 | \$0.00 | \$500,000.00 | 20 |
| 2 | First Time Homebuyer for Habitat | Yes | 3 | \$50,000 | 4 | \$50,000 | | | \$350,000.00 | \$0.00 | \$350,000.00 | 7 |
| | | | | | | | | | \$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 | | 12 | | 14 | | 19 | | \$1,675,000.00 | \$0.00 | \$1,675,000.00 | 45 |
| Purchase Price Limits: | | | New | \$ 294,601 | Existing | \$ 294,601 | | | | | | |

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 | | \$ - | | 0% | | OK | | | | | |
| | Home Ownership Counseling | | \$ - | | | | | | | | | |
| Total All Funds | | | \$ | 1,675,000 | OK | | | | | | | |

Set-Asides

| | | | |
|---|------------|-------|-----------|
| Percentage Construction/Rehab (75% requirement) | | 90.3% | OK |
| Homeownership % (65% requirement) | | 90.3% | OK |
| Rental Restriction (25%) | | 0.0% | OK |
| Very-Low Income (30% requirement) | \$ 575,000 | 31.0% | OK |
| Low Income (30% requirement) | \$ 625,000 | 33.7% | OK |
| Moderate Income | \$ 475,000 | 25.6% | |

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2023-2024

| Estimated Funds (Anticipated allocation only): | | \$ 2,265,385 | | | | | | | | | | | |
|--|-------------------------------|-----------------------------|------------|-----------------|-----------------|-----------------|-----------|-----------------|----------------|----------------------|----------------|-------|--|
| 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 | | | | | | | | | | | | |
| 3 | Owner Occupied Rehabilitation | Yes | 3 | \$50,000 | 4 | \$50,000 | 1 | \$50,000 | \$400,000.00 | \$0.00 | \$400,000.00 | 8 | |
| 6 | Emergency Repair | Yes | 6 | \$25,000 | 5 | \$25,000 | 3 | \$25,000 | \$350,000.00 | \$0.00 | \$350,000.00 | 14 | |
| 4 | Demolition/Reconstruction | Yes | 1 | \$150,000 | 1 | \$150,000 | | \$150,000 | \$300,000.00 | \$0.00 | \$300,000.00 | 2 | |
| 2 | First Time Homebuyer | Yes | | \$25,000 | 3 | \$25,000 | 21 | \$25,000 | \$600,000.00 | \$0.00 | \$600,000.00 | 24 | |
| 2 | First Time Homebuyer | Yes | 5 | \$50,000 | 3 | \$50,000 | | | \$400,000.00 | \$0.00 | \$400,000.00 | 8 | |
| | | | | | | | | | \$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 | | 15 | | 16 | | 25 | | \$2,050,000.00 | \$0.00 | \$2,050,000.00 | 56 | |
| Purchase Price Limits: | | | New | \$ 294,601 | Existing | \$ 294,601 | | | | | | | |

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 |
| | | | | | | | | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | Total Rental | | 0 | | 0 | | 0 | | \$0.00 | \$0.00 | \$0.00 | 0 |
| | Administration Fees | | \$ - | | 0% | | OK | | | | | |
| | Home Ownership Counseling | | \$ - | | | | | | | | | |
| Total All Funds | | | \$ | 2,050,000 | OK | | | | | | | |

Set-Asides

| | | | |
|---|------------|-------|----|
| Percentage Construction/Rehab (75% requirement) | | 90.5% | OK |
| Homeownership % (65% requirement) | | 90.5% | OK |
| Rental Restriction (25%) | | 0.0% | OK |
| Very-Low Income (30% requirement) | \$ 700,000 | 30.9% | OK |
| Low Income (30% requirement) | \$ 700,000 | 30.9% | OK |
| Moderate Income | \$ 650,000 | 28.7% | |

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2024-2025

| Name of Local Government: | | | | | | | | | | | | |
|--|----------------------------------|-----------------------------|--------------|-----------------|----------|-----------------|-----------|-----------------|----------------|----------------------|----------------|-------|
| Estimated Funds (Anticipated allocation only): | | | \$ 1,850,000 | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 3 | Owner Occupied Rehabilitation | Yes | 2 | \$50,000 | 2 | \$50,000 | 1 | \$50,000 | \$250,000.00 | \$0.00 | \$250,000.00 | 5 |
| 6 | Emergency Repair | Yes | 7 | \$25,000 | 4 | \$25,000 | 3 | \$25,000 | \$350,000.00 | \$0.00 | \$350,000.00 | 14 |
| 4 | Demolition/Reconstruction | Yes | 1 | \$150,000 | 1 | \$150,000 | | \$150,000 | \$300,000.00 | \$0.00 | \$300,000.00 | 2 |
| 2 | First Time Homebuyer | Yes | | \$25,000 | 1 | \$25,000 | 14 | \$25,000 | \$375,000.00 | \$0.00 | \$375,000.00 | 15 |
| 2 | First Time Homebuyer for Habitat | Yes | 3 | \$50,000 | 5 | \$50,000 | | | \$400,000.00 | \$0.00 | \$400,000.00 | 8 |
| | | | | | | | | | \$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 | | 13 | | 13 | | 18 | | \$1,675,000.00 | \$0.00 | \$1,675,000.00 | 44 |
| Purchase Price Limits: | | | New | \$ 294,601 | Existing | \$ 294,601 | | | | | | |

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 | | \$ - | | 0% | | OK | | | | | |
| | Home Ownership Counseling | | \$ - | | | | | | | | | |
| Total All Funds | | | \$ | 1,675,000 | OK | | | | | | | |

Set-Asides

| | | | |
|---|------------|-------|----|
| Percentage Construction/Rehab (75% requirement) | | 90.5% | OK |
| Homeownership % (65% requirement) | | 90.5% | OK |
| Rental Restriction (25%) | | 0.0% | OK |
| Very-Low Income (30% requirement) | \$ 575,000 | 31.1% | OK |
| Low Income (30% requirement) | \$ 625,000 | 33.8% | OK |
| Moderate Income | \$ 475,000 | 25.7% | |

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Santa Rosa 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).

N/A
Witness

David C. Piech
Chief Elected Official or designee

N/A
Witness

David C. Piech, Chairman
Type Name and Title

Date



OR

Attest:
(Seal)

ATTEST:

Donald C. Spencer
Donald C. Spencer, Clerk of Court

RESOLUTION #: 2021-_____

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF THE SANTA ROSA COUNTY (Local Government) FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, as required by *section 420.9075, F.S.* It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 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

Exhibit E
67-37.005(1), F.A.C.
[2022]

distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Community Housing and Development Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the County Commission finds that it is in the best interest of the public for Santa Rosa County (local government) to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

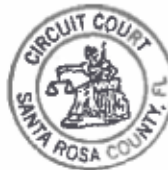
BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF SANTA ROSA COUNTY, FLORIDA that:

Section 1: The Board of County Commission (commission or council) of the Santa Rosa County (local government) 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, 2024.

Section 2: The Chairman of the Commission or the Chairman's Designee (Chairman or Mayor or designee), is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the 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.




David C. Plech, Chairman

(SEAL)

ATTEST:


City or County Clerk

Exhibit E
67-37.005(1), F.A.C.

[2022]