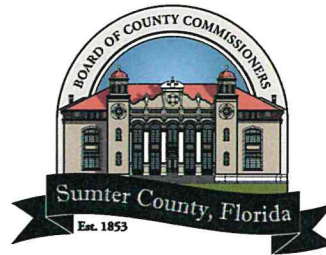


**Sumter County Board of County Commissioners**

**Housing Services**



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**2022-2023, 2023-2024, 2024-2025**

**Adopted: February 8, 2022**

**Effective: July 1, 2022**

**Technical Revision: February 28, 2023**

**Amendment: July 25, 2023**

**August 9, 2023**



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**I. Program Details:**

**A. LG(s)**

Name of Local Government	Sumter County Board of County Commissioners
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: 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 is solicited in a variety of different ways. Staff conducts meetings with housing providers, lenders, community partners, and social service providers. Publications of legal advertisements are used to announce the Notice of Funding Availability and to request input on developing or amending the Local Housing Assistance Plan (LHAP). The Affordable Housing Advisory Committee (AHAC) assists with developing the LHAP. All AHAC and the Sumter County Board of County Commissioners (SCBOCC) meetings are public and advertised. Copies of the plan are provided upon request.

**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 date and time their completed application was submitted as well as any established funding priorities as described in this plan. Applicants are assisted





by the date and time their completed application was received and the availability of funding for the strategy applied for by the applicant. Every applicant who applies for assistance is placed on the main housing waiting list and issued an applicant number. The list identifies the applicant number, name, assistance type, income category, status information, special needs, and fiscal year assisted.

Applications for Emergency Repair and Purchase Assistance without Rehabilitation are accepted until all funds are expended. Applications for Demolition/Reconstruction assistance are accepted all year. Applicants, who apply for the demolition/reconstruction assistance, are placed on the main housing waiting list due to limited funding for the strategy. When funding is available, applicants will be selected and attend an appointment to update their application. The county will accept applications during the advertised "Application Period" listed in the Notice of Funding Availability. If no funding is available due to a waiting list, the Notice of Funding Availability will not be published.

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:

The only priority given is to meet expenditure requirements outlined in Florida Statutes § 420.9075 and Chapter 67-37 Florida Administrative Code which governs the State Housing Initiatives Partnership (SHIP) program. Sumter County does not offer any other ranking priorities.

- J. Discrimination :** Sumter County Code, Chapter 12, Article II, Fair Housing Sec. 12-16. It is the policy of the County of Sumter, in keeping with the laws of the United States of America and the spirit of the Constitutions of the State of Florida, to promote through fair, orderly, and lawful procedure, the opportunity for each person so seeking to obtain housing of such person's choice in this county, without regard to race, color, national origin, religion, sex, marital status, familial status, disability, pregnancy, or age and to prohibit housing discrimination. This policy will apply to the SHIP award application process for eligible housing.
- K. Support Services and Counseling:** Sumter County Housing Services partners with the University of Florida's Institute of Food and Agricultural Services (UF/IFAS) Extension Office to offer a homebuyer/homeowner educational program. The Money Matters Educational Home Flow Program provides training in different areas of financial management and wellness, credit counseling, foreclosure prevention, and home maintenance. Participants learn how to obtain the manageable tools, which could improve their financial future. Sumter County Transit is available to provide public transportation. The United Way of Lake and Sumter Counties and The Salvation Army provide a variety of services such as food, emergency assistance, education, health, and income support to families within the community.
- 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](http://www.floridahousing.org).

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

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget 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	Administration of the local housing assistance plan is solely performed and maintained by the Sumter County Board of County Commissioners.	100%
Third Party Entity/Sub-recipient	N/A	

**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. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

**S. Project Delivery Costs:** Sumter County does not have any project delivery costs.

**T. Essential Service Personnel Definition (ESP):** For SHIP funding, the county considers the following groups as ESP: Health Care Employees, First responders, Education professionals, Skilled building trades, Federal, State, County, Municipal, Community Development District Employees, and all members of the United States Armed Services regardless of status.

**U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** Sumter County will incorporate green building requirements in building specifications for new construction and emergency repair to include:

1. Energy saving rated insulated single hung windows;
2. Insulated steel exterior doors;
3. Required a minimum of R38 attic insulation;
4. All interior paint to be low VOC (less than 50 grams per gallon);
5. The installation of showerheads that use less than 2.5 GPM and faucets using less than 2 GPM;
6. Energy Star rated appliances to include stove, refrigerator and water heater;
7. Energy star rated reversible ceiling fans in the bedrooms and living room;
8. Minimum 15 SEER rating for air conditioner and minimum 8.2 HSPF for heat pump;
9. Programmable thermostat for the HVAC unit;
10. Low-flush or low-flow toilets which use 1.6 gallons per flush or less; and
11. A storm door will be installed at the front entrance of a new home to help extend energy efficiency.

**V. Describe efforts to meet the 20% Special Needs set-aside:** The County will collaborate with social service





agencies serving the designated special needs populations to achieve the goal of the special needs set-aside. The requirement will be met through the emergency repair and demolition/reconstruction strategies.

**W. Describe efforts to reduce homelessness:** Sumter County Housing as part of Sumter County Economic Development (Housing) collaborates and participates in the Continuum of Care (COC) program for Citrus, Hernando, Lake and Sumter counties, sponsored by Mid Florida Homeless Coalition, to encourage partnerships that will assist in reducing and preventing homelessness.

1. Housing Services provides individuals and families experiencing homelessness:
  - a) Resources and contact information to housing providers, public assistance benefits, CareerSource of Central Florida, legal aid, and community-based services;
  - b) Assistance with completing homelessness assessments for submittal to the COC;
  - c) Help with completing rental and public assistance applications; and
  - d) Aid with addressing issues that may impede access to housing such as credit history and unpaid debt by connecting individuals and families with credit/debt management agencies and financial education organizations.
2. Housing staff participates in monthly Coordinated Access and homeless provider meetings, and on the COC's ESG-CV Application Review annual funding selection committee.
3. Housing utilizes the demolition/reconstruction program to assist displaced homeowners with building a new house when their current home is substandard and unlivable.
4. Housing Services provides letters of support to agencies who are applying for an Emergency Solution Grant or other grant programs, which could help the citizens of Sumter County.
5. Housing Services encourages opportunities, which include but are not limited to, rural development apartment complexes, group homes, foster care facilities, multifamily developments, and tax credit residential complexes.
6. Sumter County Economic Development provides support to existing industry and recruitment of new industry to Sumter County as an effort to maintain and stimulate jobs for our community.

**X. Subordination and Short Sale Policy and Procedure:** Subordinating a mortgage held by Sumter County Board of County Commissioners (SCBOCC) to allow for refinancing or modifying a mortgage for a housing unit that has been assisted by SHIP or any other local, state or federal funding must meet the following conditions for the request to be considered:

1. The new interest rate must be lower than the original mortgage;
2. The new loan must be a fixed mortgage. Adjustable rate mortgage (ARM), prepayment penalties, negative amortization, balloon loans, reverse mortgages or owner financing will not be approved;
3. The new mortgage must not be greater than the original mortgage to obtain the home;
4. No cash out to the homeowner or cash for debt consolidation; and
5. The loan and first mortgage must be in good standing for a minimum of two years.

Subordination of Mortgage will not be approved when SCBOCC holds the first mortgage. If the above criteria have been met, documentation identifying the following must be submitted:





1. Written subordination request from the homeowner; and
2. A loan commitment on the financial institution's letterhead reflecting the mortgage amount, interest rate, terms, monthly payment, and instructions on where to send the original executed Subordination Agreement for recording.

Subordination requests (including requested documentation) can be faxed, mailed, emailed or hand delivered to Sumter County Housing Services. The processing time will be approximately 20 business days from receipt of the subordination request with required documentation. The homeowner will be notified once a final determination has been made. The SCBOCC will execute the Subordination Agreement and the closing agency for the new lender will be responsible for recording the document.

In the event of a short sale request, staff will review the terms of the request and make a recommendation to the County Administrator for approval or denial. If approved, all parties will be notified and given instructions on where to mail the final payment. After the payment has cleared, a request will be submitted for the SCBOCC to execute a Satisfaction of Mortgage to release the outstanding lien. The closing agent for the buyer will be responsible for recording the document.

**Y. Complaints:** All complaints must be submitted in writing within thirty (30) days of its occurrence. If the complainant is not satisfied with the Program Administrator's response, the issue will be presented to the Division Director for review. The Division Director will review the complaint and consider program regulations, local policies, and the availability of funds when making a decision. If the Division Director cannot resolve the complaint, the issue will be presented to the County Administrator for review and final resolution. All responses will be issued in writing.

**Z. Common Procedures for all strategies administered by Sumter County Housing Services:**

1. Every applicant must complete a housing application;
2. All applications are accepted by a scheduled appointment with the Head of Household and all adult members in attendance;
3. The Head of Household and all adult members must sign all verification forms, authorization for release of information, and any other necessary forms required for determination of program eligibility;
4. The household assisted must be determined to be income qualified;
5. Applicants must provide all documentation requested for income, eligibility and qualification determination;
6. Third party verification of income and assets will be obtained by housing staff; and
7. The Head of Household and all adult members must sign the Income Certification form.

**AA. Conflict of Interest:** All applicants that may have a business or familial relationship with a member of the local governing body, the Affordable Housing Advisory Committee, an employee with Sumter County, Program Administrator or a participating construction contractor must fully disclose this relationship at the time of application. The County Administrator will review any conflict. Before an applicant with a conflict is given final approval for participation, the County Attorney must approve the application.



**Section II. LHAP Strategies:**

<b>A. Emergency Repair</b>	<b>Code: 6</b>
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- a. Summary: SHIP funds will be made available to homeowners for emergency repairs to their owner-occupied residence. Repairs include:
1. Septic system repair or replacement;
  2. Roof replacement;
  3. Well repair or replacement;
  4. All costs associated with connecting eligible residences to a municipality public water and sewer main;
  5. HVAC system replacement including the installation of a new heating unit if the homeowner does not have an existing system;
  6. Electrical upgrade to meet current code; and
  7. The installation of ramps, home and bathroom modifications, which require immediate attention, and will make the residence more accessible to persons who have special needs.

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

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

d. Maximum award: \$15,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payments required.
2. Interest Rate: 0% interest.
3. Years in loan term: Twenty (20) years.
4. Forgiveness: None
5. Repayment: All loans are amortized for twenty years with monthly payments required. All funds repaid to Sumter County shall be considered "program income" as defined in F.S. 420.9071(26). The homeowner may repay the outstanding balance in full without penalty at any time during the loan period.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a 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, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner's insurance policy. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If a superior mortgage holder forecloses on the home, the county will make an effort to collect funds through the legal



process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. Program Details (I) of this plan. If a waiting list exists and the projected wait time for assistance is more than three months, the strategy will be closed until all applicants on the list have been assisted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Assistance will only be provided for homes that are owner-occupied and used as a primary residence. Mobile, modular, and manufactured homes are not eligible for assistance. Proof of Homestead Exemption is required, and all property taxes must be current. The county will only take first and second mortgage position. In cases where more than one mortgage exists, at the time of application, the applicant will be denied assistance. If there is a superior mortgage in the first position, the account must be current. A loan will be awarded for the money required to complete the project and allow the homeowner to qualify; therefore, the maximum will not be awarded in all cases. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion. Recipients of SHIP emergency repair funds will be eligible for this strategy one time only.



**B. Demolition/Reconstruction**

**Code: 4**

- a. Summary: SHIP funds will be awarded to homeowners for the construction of a new home to replace an unsafe owner-occupied structure where rehabilitation exceeds 80% of the value or has been destroyed by fire. Funds will be used for the demolition of the existing home and all other unsafe structures that pose an immediate threat to the public's health, safety and welfare located on the property. Eligible expenses may also include:
1. Any necessary upgrade or replacement of the well and septic system or connection to a municipality public water and sewer service;
  2. Removal of trees which could cause damage to the new home or any required tree trimming;
  3. Installation of ramps or accessibility modifications for persons with special needs;
  4. Payoff existing mortgage(s) if the amount owed is under \$5,000.00; and
  5. Fees required to resolve outstanding property issues.

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

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

d. Maximum award: \$160,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payments required.
2. Interest Rate: 0%
3. Years in loan term: Thirty (30) years
4. Forgiveness: None
5. Repayment: All loans are amortized for thirty years with monthly payment required. All funds repaid to Sumter County shall be considered "program income" as defined in F.S. 420.9071(26). The homeowner may repay the outstanding balance without penalty at any time during the loan period.
6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a 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, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner's insurance policy. 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. The County reserves the right to foreclosure through the legal process if payment is not made.

f. Recipient/Tenant Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (l) of this plan, following the annual advertisement of the availability of SHIP funds.



- g. Sponsor Selection Criteria: N/A
- h. Additional Information: The estimated repair costs must exceed 80% of the value of the home according to Sumter County Property Appraiser's market value listing to qualify for demolition/reconstruction assistance. A determination will be made after an inspection has been conducted. SHIP assistance will only be provided for homes that will be owner-occupied and used as a primary residence. Proof of Homestead Exemption is required, and all property taxes must be current. The property must meet local zoning and code regulations before assistance is provided. The County will only take the first mortgage position. In cases where the homeowner has an existing mortgage(s), assistance will only be provided if the current mortgage(s) are under \$5,000.00 and the county can obtain clear title to the property. Any existing mortgage(s) must be in current standing at the time of application to be eligible for payoff with SHIP funds. A loan will be awarded for the money required to complete the project and allow the homeowner to qualify; therefore, the maximum will not be awarded in all cases. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion. Recipients of SHIP demolition/reconstruction funds will not be eligible for any other housing assistance, except in the case of a disaster. All work will be performed according to the new construction specifications. The contractor will be responsible for site cleanup, disposal of construction debris, and pulling all required permits. Demolition/reconstruction assistance will not include relocation costs.

If the bids exceed the maximum award amount, the homeowner will be given the opportunity to pay all costs above the maximum award amount paid for by the program. If the homeowner declines the opportunity to pay the additional costs, then all bids will be rejected, and the applicant will be deemed ineligible due to the excessive project costs. A written letter will be sent to the homeowner within ten (10) days stating the reason for ineligibility. Housing staff will review the construction costs bi-annually. If it is determined that construction costs have increased by 25% or more, staff will prepare and submit a request for an LHAP amendment to increase the maximum award amount for this strategy.

The Board of County Commissioners utilizes DemandStar/Onvia to broadcast all formal solicitations. Contractors must register with DemandStar to receive automatic notification of formal solicitation opportunities. An Invitation to Bid (ITB), which is a written solicitation for competitive sealed bids with the title, date, and hours of the public bid opening designated and specifically defining the service for which bids are sought, will be used for all demolition/reconstruction projects. The Purchasing Division will be responsible for posting the ITB on DemandStar, scheduling all dates relating to the ITB, conducting the pre-bid conference and site visit, and leading all bid openings. The Purchasing Division will formally post the award information on [www.demandstar.com](http://www.demandstar.com) for each formal solicitation once the bidding process is complete.

The ITBs will describe the requirements of the program clearly, accurately, and completely. All ITBs shall be awarded to the responsive, responsible, and lowest priced bidder. The County Administrator can waive this rule if it is determined that there is an inadequate pool of qualified bidders, if the other bids are excessive, or if other extenuating circumstances arise. The applicant's file will be properly documented if the policy is waived.

- i. Special circumstances: Demolition/Reconstruction assistance will be provided to homeowners who lost their owner-occupied primary residence in a fire within two years of the application date. All requirements listed above will apply along with the following:
1. The homeowner must provide a copy of the fire report at the time of application;
  2. The home must have been covered by insurance unless the homeowner can provide written documentation that insurance could not be obtained or was canceled due to circumstances not under the control of the homeowner;
  3. If there are insurance proceeds, they must be used first and SHIP will fund any shortfall;
  4. If the home was covered by insurance, the homeowner must disclose all information regarding any settlement amount received or to be received;
  5. The settlement funds must be used to pay for outstanding mortgages or debt owed against the property, and structure replacement; and
  6. The residence must have been damaged beyond repair.





<b>C. Purchase Assistance without Rehabilitation</b>	<b>Code: 2</b>
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a. Summary: Funds will be awarded for down payment and closing costs to assist eligible first-time homebuyers with the purchase of a newly constructed or existing site built house. The definition for first-time homebuyer is described in Section 1. Program Details (R) of this plan.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$20,000.00
- e. Terms:
  1. Repayment loan/deferred loan/grant: Assistance shall be in the form of a loan secured by a recorded mortgage and promissory note with monthly payment required.
  2. Interest Rate: 0%
  3. Years in loan term: Twenty (20) years
  4. Forgiveness: None
  5. Repayment: All loans are amortized for twenty years with monthly payments required. All funds repaid to Sumter County shall be considered "program income" as defined in F.S. 420.9071(26). The homeowner may repay the outstanding balance without penalty at any time during the loan period.
  6. Default: The loan will be determined to be in default if any of the following occurs: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a 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, a SHIP eligible heir who will occupy the home as a primary residence may assume the loan. The heir will be required to legally transfer the property into their name, execute an assumption of mortgage agreement, and obtain a new homeowner's insurance policy. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable. If a superior mortgage holder forecloses on the home, the county will make an effort to collect funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (I) of this plan. If a waiting list exists and the projected wait time for assistance is more than three months, the strategy will be closed until all applicants on the list have been assisted.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Applicants must secure a first mortgage with a fixed interest rate for the entire term of the loan. The County will only take the second mortgage position. Assistance will only be provided for the purchase of homes that will be owner-occupied and used as the primary residence.



Mobile, modular and manufactured homes are not eligible for assistance. The applicant will be required to participate in homeownership counseling given by the UF/IFAS Extension Office and provide a Certificate of Completion before closing. Recipients of Purchase Assistance without Rehabilitation will not be eligible for any other SHIP assistance for twenty years and only if the outstanding balance is paid, except for a disaster.

<b>D. Disaster Assistance</b>	<b>Code: 5</b>
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- a. Summary: Funds will be awarded to applicants in need of home repairs directly caused by a disaster that is declared by an Executive Order of the President or Governor. Repairs may include:
1. Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable;
  2. Debris removal;
  3. Replacement or reinstatement of utilities to the home;
  4. Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable;
  5. Repairs necessary to make the home habitable; and
  6. Repairs to mitigate dangerous situations (exposed wires).
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant with no recapture terms.
  2. Interest Rate: N/A
  3. Years in loan term: N/A
  4. Forgiveness: N/A
  5. Repayment: N/A
  6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Assistance is provided on a first-qualified, first-served basis with the priority described in Section 1. (l) of this plan.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: SHIP assistance will only be provided for homes that are owner-occupied and used as a primary residence. Proof of Homestead Exemption is required, and all property taxes must be current. Mobile, modular, and manufactured homes are not eligible for assistance. If the homeowner is insured, proceeds from the insurance and other sources must be used first before SHIP funds, except for the payment of the deductible. It is not a requirement for the homeowner to have Insurance prior to the disaster.



<b>F. Rental Development</b>	<b>Code: 21</b>
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- a. Summary: Funds will be made available to developers/sponsors for development of affordable housing rental units that are awarded construction financing through the State Apartment Incentive Program (SAIL), Low Income Housing Tax Credits (LIHTC), or Florida Housing Finance Corporation (FHFC). The State Housing Initiatives Partnership (SHIP) funding is intended to be used as gap financing and to provide the Local Government Contribution (LGC) required for a state funded project. The LGC will only be provided through the use of SHIP funding. The strategy will not provide funding for direct rental assistance to tenants as it is designed strictly to support the construction of affordable rental developments.
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$10,000.00 per eligible unit/\$340,000.00 per project
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note
  2. Interest Rate: 0%
  3. Years in loan term: Twenty (20) years
  4. Forgiveness: The loan is 100% forgiven at the end of the loan term
  5. Repayment: Not required as long as the loan is in good standing.
  6. Default: For all awards, the loan will be in default and the balance due if any of the following occur:
    - Any part of the property, or any interest in the property is sold, transferred, conveyed, whether voluntary or involuntarily, by operation of law or otherwise.
    - The mortgagee is divested of title by judicial sale, levy, or other legal proceeding, or if foreclosure action is instituted against the property.
    - The SHIP assisted units are leased or rented to other than very low or low-income eligible tenants.
    - Failure to maintain reporting standards for compliance as required by any of the funding sources.
    - The sponsor is in default of the mortgage provision.
    - The sponsor is in default of provisions related to Florida Housing Finance Corporation's funding criteria outlined in the program regulations.
- f. Recipient/Tenant Selection Criteria: All tenant household in the SHIP assisted units must be income eligible and will be selected by the Sponsoring agency on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: The availability of SHIP funds will be advertised through a Notice of Funding Availability (NOFA). Sponsors will apply to the county through a Request for Application (RFA) process once a year after the publication of the NOFA. Applications will be scored by a selection committee. Recommendations will be submitted to the Board of County Commissioners who will approve the final



SHIP award. The RFA will required proof of sponsor's experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the county's housing element in the Comprehensive Plan. The SHIP funding award will be subject to closing on other funding sources. Sponsors that have received a funding award are deemed eligible, first come, first served. The strategy may be used as leverage for applying for FHFC funding for development of affordable housing.

- h. Additional Information: The County will enter into a rental agreement with the selected sponsor to provide funding for the construction of a multifamily development, which will include at least thirty-four (34) units of affordable rental housing for very low and low-income residents. The development will be monitored for the twenty-year duration to ensure that the rental units remain affordable housing. All assisted developments must commit to the HUD published rent limits for the agreement term and the sponsor selected must certify the development meets the minimum percentage of income set asides per FHFC's funding regulations. Units funded with SHIP may not charge rents that exceed the maximum for each income category except in the case of low-income housing tax credits. The sponsor will be required to meet annual compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units. The county and sponsor will execute a subordinate mortgage and note. The sponsor is subject to other compliance requirements based on the funding source such as the provision of services, maintaining the units in a safe and sanitary fashion, providing responsible and responsive property management services, and proper financial management.

The County Administrator or the Chairman of the Board of Sumter County Commissioners will execute FHFC's Local Government Verification of Contribution Loan Form. The county serves as the single, unified point of service for workforce housing services in unincorporated areas of the county and within the cities according to the Inter-Local Service Boundary Agreement Article IX Workforce Housing Service Delivery Sub-Agreement. In addition, the county is the recipient of the SHIP funding allocation and the sole administrator of the SHIP program.

### 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**

The process of approval of development orders or permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

All affordable housing projects in which the County is the lead entity in the process receive expedited permitting. The County will expedite review for affordable housing development. The County currently has an efficient and rapid permitting and review process. Residential permits are processed within five working days after the request is submitted. Sumter County offers online permitting, which saves time for permit review.

Before filing any development order or permit, the applicant may consult with county staff. This pre-application meeting provides an informal discussion of the schedule and requirements related to the proposed development. A development review application is processed within five days upon receipt of a completed application.

The code states Development Services and all authorities shall make every reasonable effort to process all applications as expeditiously as possible, consistent with any public notice requirements and schedule of public hearings established by the commission, and with the need to ensure that all approvals conform to the requirements of the comprehensive plan and are in the best interests of the citizens of Sumter County.

The Sub-Agreement within the Inter-Local Service Boundary Agreement for each municipality states the county or city will not unreasonably withhold development approval based on the provision or mitigation of Affordable Housing by a developer. Based on staff's assessment, the county complies with Florida Statutes § 163.3164 (7) & (8).

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.

Housing staff actively reviews policies, procedures, SCBOCC & Planning and Zoning Special Master meeting agendas, amendments regarding affordable housing, and residential housing developments. If there is an item, which may affect affordable housing, it is brought to the attention of the Division Director. Staff gives any recommendations to the Division Director for the County Administrator and SCBOCC consideration and review. The potential to increase the cost of housing shall not in itself be sufficient to recommend the denial of any proposed changes to existing policies, procedures, ordinances, regulations, or plan provisions. Housing staff tracks any potential impacts for the submission of the SHIP annual report. The SCBOCC Chairman is required to execute a certification confirming that there is an ongoing process for review of local policies, regulations, and plan provisions that increase the cost of





housing before their adoption. The process, which was established in 2007, is an ongoing task of housing staff.

C. Other Incentive Strategies Adopted:

**All allowable fee waivers provided for the development or construction of affordable housing**

All affordable housing projects in which the County is the lead entity in the process receive waived building permit fees, site plan review, variance or special exception, and re-zoning fees.

Local Government Contribution to support a developer applying to Florida Housing Finance Corporation (FHFC) for State Apartment Incentive Loan (SAIL) funding to construct affordable housing developments within Sumter County: On January 28, 2020, the Board of Sumter County Commissioners approved application criteria for the local government's qualifications to support a developer applying to Florida Housing Finance Corporation (FHFC) for State Apartment Incentive Loan (SAIL) funding. Sumter County will provide a local government verification of contribution fee waiver letter to approved applicants for submittal to FHFC; however, the County will only provide one local government contribution award of \$10,000 (via a waiver of road impact fees) per calendar year.

All allowable fee waivers provided for the development or construction of affordable housing: On December 14, 2021, the Board of Sumter County Commissioners approved this incentive. The Board of Sumter County Commissioners will provide an impact fee waiver to non-profit housing providers and affordable housing specially designated for households whose income is at or below 120% of the area median income guidelines used for the SHIP program only if the cities concurrently waive their impact, capacity, and connection fees for the project.

**The allowance of flexibility in densities for affordable housing**

The Board of Sumter County Commissioners adopted Ordinance 2018-20 on July 10, 2018. The Ordinance created two high-density residential zoning districts, HDR-12 and HDR-24. The HDR-12 designation allows for twelve (12) units per acre, and the HDR-24 designation allows for twenty-four (24) units per acre. The new high-density residential standards are an effective change to encourage affordable housing. The City of Wildwood adopted the same density standards as the County.

**The allowance of affordable accessory residential units in residential zoning districts.**

Sumter County's land development code allows accessory family cottages for any residential lot at least half an acre in size. The cottages may be attached to the principal structure or freestanding and are limited in size. An accessory cottage use is restricted to members of the family residing in the principal structure. The structure shall not be sold, transferred, or conveyed separate or apart from the principal dwelling unit. The housing element of the Unified Comprehensive Plan states the county shall continue to provide the opportunity for family accessory cottages and lineal transfer provision within its land development regulations for the allowance for affordable accessory residential units.



**The allowance of flexible lot configurations, including zero-lot-line configurations, for affordable housing.**

The County has several Planned Unit Development (PUD) classifications. A PUD allows a developer to submit an application that fits within certain guidelines, which can provide for special design and lot configurations. A developer can apply for a zoning district that will allow building a zero-lot-line configuration.

**The preparation of a printed inventory of locally owned public lands suitable for affordable housing.**

The Office of Management and Budget (OMB) maintains a list of surplus county-owned properties that may be suitable for affordable housing or for sale. Sumter County adopted the first list on October 9, 2007, and continues to maintain the list of surplus properties within OMB. OMB performs a reconciliation of county expenditures and proceeds following the closing of each sale of surplus property in the event any positive balance for all properties within the fiscal year can support additional funding for affordable housing. The transfer of funds to the Affordable Housing account is the total net profit from sales of these properties if any. The funding, when available, will assist with various housing projects consistent with the Affordable Housing Plan.

The SCBOCC approved a new policy for the donation of county-owned property for affordable housing purposes on September 26, 2017. The policy outlines how SCBOCC will offer eligible properties for affordable housing opportunities to community housing partners to meet the objective of Florida Statutes § 125.379. When the SCBOCC gains property through an escheatment tax deed, code enforcement foreclosure, or tax deed sale when associated with a code enforcement case, these properties may not be marketable due to title defects or because they have not sold after a year of being on the market with the BOCC's contracted broker. When any of the conditions above render the property not marketable, then the SCBOCC may offer the property to its community housing partners with conditions for sole use in providing a new single-family site-built home or renovation of the existing site-built home on the transferred property. Concurrent to the SCBOCC proposed action to request transferring property to a Community Housing Partner, a notice on the SCBOCC's website will be posted of that intention.

**The support of development near transportation hubs and major employment centers and mixed-use developments.**

The county and cities promote compact growth with a variety of land use within the Municipal Overlay Areas and Joint Planning Areas around each city to promote walkable communities and support downtown corridors. Sumter County uses the Joint Planning Areas to encourage development within areas that have municipal services. Economic development is encouraged, and a mixture of future land use districts are identified to promote high-value growth consistent with the community.

There are several walkable communities within Sumter County, such as The Villages Community District, the City of Bushnell, and the City of Wildwood. These communities consist of mixed-use development and offer a wide variety of different employment opportunities.

**IV. EXHIBITS:**

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: 2020-11, 2016-07, 2015-12, 2013-04, 2011-11, 2010-11, 2008-15, 2008-14, and 2000-4
- G. Interlocal Agreement (Required if applicable). N/A
- H. Other Documents Incorporated by Reference. N/A



**Sumter County Board of County Commissioners**

Fiscal Year: 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$
Other*	\$
Total	\$ 500.00
Admin %	0.14%
<b>OK</b>	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$
Other*	\$ -
Total	\$ 500.00
Admin %	0.14%
<b>OK</b>	

Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$ 500.00
Advertising	\$
Other*	\$ -
Total	\$ 500.00
Admin %	0.14%
<b>OK</b>	

\*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**

Sumter County Board of County Commissioners affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>Interim Report</b>	<b>Closeout Report</b>
<b>2022-2023</b>	6/30/2024	6/30/2025	9/15/2024	9/15/2025
<b>2023-2024</b>	6/30/2025	6/30/2026	9/15/2025	9/15/2026
<b>2024-2025</b>	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:

<b>Fiscal Year</b>	<b>Funds Not Expended</b>	<b>Closeout AR Not Submitted</b>
<b>2022-2023</b>	3/30/2025	6/15/2025
<b>2023-2024</b>	3/30/2026	6/15/2026
<b>2024-2025</b>	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](mailto:robert.dearduff@floridahousing.org) and [cameka.gardner@floridahousing.org](mailto: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](mailto: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.









**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal  
Entity:

Sumter County Board of County Commissioners

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



- (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 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

*Craig A. Estep*

\_\_\_\_\_  
Chief Elected Official or designee

\_\_\_\_\_  
Witness

*Craig A. Estep*  
\_\_\_\_\_  
Type Name and Title

**CHAIRMAN**

\_\_\_\_\_  
Date

**OR**

*Caroline A. Pestimawir*  
Attest:



RESOLUTION #: 2022 - 06

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

\* \* \* \* \*

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

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

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

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

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

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

**WHEREAS**, the Board of Sumter County Commissioners finds that it is in the best interest of the public for Sumter County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

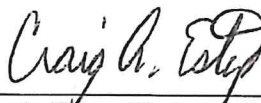
**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF SUMTER COUNTY, FLORIDA that:**

Section 1: The Sumter County Board of County Commissioners hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2022-2023, 2023-2024, 2024-2025.

Section 2: The Chairman 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.

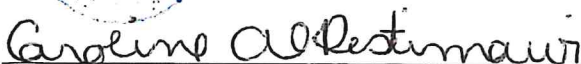
Section 3: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 8<sup>th</sup> DAY OF February, 2022.

  
\_\_\_\_\_  
Craig A. Estep, Chairman



ATTEST:

  
\_\_\_\_\_  
Deputy Clerk