

RESOLUTION NO. 95-76

RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, APPROVING THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEARS 1995 THROUGH 1998.

WHEREAS, the Florida Housing Finance Agency (FHFA) administrators of the SHIP Program, require that all Local Housing Assistance Plans (HAP) to be adopted by local government resolution; and

WHEREAS, guidelines for submitting the HAP state that certain issues must be addressed and;

WHEREAS, the estimated average and maximum awards for emergency repairs, new construction, and existing houses were previously approved by Resolution 95-22; and

WHEREAS, the HAP may be amended as necessary; and

WHEREAS, the HAP specifying how State Fiscal Year 1995-96 is due on May 2, 1995.

NOW THEREFORE BE IT RESOLVED:

1. That the Local Housing Assistance Plan (HAP) for State Fiscal Years 1995-96 attached hereto and incorporated herein by reference is hereby approved by the Board of County Commissioners.

2. That, based on St. Johns County SHIP Home Buyer Program 1994 data, the estimated average purchase price of new houses is \$72,500, and that of existing houses is \$57,500.

3. That the estimated average award per unit for non-profits is \$5,000 and the maximum award per unit is \$5,600.

4. That the estimated average award per unit for site-specific housing is \$50,000 and the maximum award per unit is \$65,000.

5. That the Board of County Commissioners reaffirms that at the present time the previous finding of Resolution 93-61 that 5 percent of the Local Housing Distribution is insufficient to adequately pay the administrative costs of the SHIP Program, and that administrative expense is hereby set at 10 percent of the total allocation.

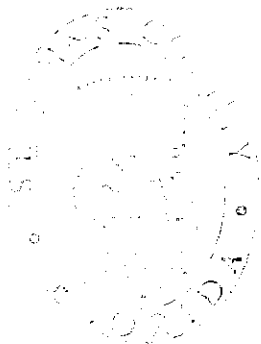
Passed and adopted this 25th day of April, 1995.

BOARD OF COUNTY COMMISSIONERS
ST. JOHNS COUNTY, FLORIDA

BY: Barbara Ward
Its Chairman - Barbara Ward

ATTEST: CARL "BUD" MARKEL, CLERK

BY: Ivonne Carter
Deputy Clerk



**ST. JOHNS COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (HAP)
STATE FISCAL YEARS 1995-96, 1996-97, 1997-98**

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ST. JOHNS COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

LOCAL HOUSING ASSISTANCE PLAN (HAP)

STATE FISCAL YEARS 1995-96, 1996-97, 1997-98

I. Program Description

This St. Johns County Local Housing Assistance Plan (the "HAP") covers a period of three years, from State Fiscal Years 1995 through 1998. It was developed with contributions from the Affordable Housing Advisory Committee (AHAC), appointed by the Board of County Commissioners, and created by statute to advise the Board on the State Housing Initiatives Partnership (SHIP) Program.

The AHAC has been holding monthly meetings open to the public since May, 1994. Through AHAC, lenders, realtors, and builders have had input into both the current and this proposed HAP, as well as a voice in establishing policies and procedures of the Home Buyer and the Emergency Repairs Programs. With an obvious need for continued citizen input on housing issues, and an absence of an active housing/community development non-profit, the Commissioners have directed that the AHAC be allowed to sunset in April, 1995, and that a new citizen's committee, the Housing Revitalization Agency (HRA), be created. This agency will continue the charges of the AHAC, and will expand their duties to include such tasks as evaluating long range planning for housing, recommending to the Board the most effective methods of expending SHIP and other housing grant monies, and acting as an arbitrator for

resolving disputes which might occur in the administration of SHIP and other housing programs in the County.

In the first three years of the SHIP Program, funds were utilized for down payment assistance, home owner education, and emergency repairs only. Five strategies compose this three-year HAP, in addition to the support services of home ownership counseling and administration. These strategies, Down Payment/Closing Cost Assistance for New Construction and for Existing Houses with Improvements, Site Specific/Lot Recycled Houses, Non-Profit Developers, and Emergency Repairs, are detailed in the following pages.

Support services for all components are provided by the SHIP coordinator and, for the down payment assistance component, by the Consumer Credit Counseling Service (CCCS). The CCCS serves as credit/budgeting counselors to evaluate participants' creditworthiness, and is also responsible for teaching three classes: Selecting, Financing, and Maintaining Your Home, taught twice per month at the downtown County Courthouse. The Northeast Florida Community Action Agency (NFCAA) oversaw the construction management of the Emergency Repairs component for the first cycle (two years of SHIP repair funds), but may not be involved in future SHIP Programs.

No monies will be expended on mobile or manufactured homes, as specified in the SHIP Program Statutes. Expenditure of SHIP funds shall be made within 24 months following the end of the State fiscal year in which they are received. No SHIP funds will be pledged for debt service on bonds or as rent subsidies.

II. Local Housing Partnerships

St. Johns County has no established non-profit agencies such as a community development corporation dealing with all aspects of housing and community development. The Habitat for Humanity chapter, begun about three years ago, is finishing construction of their third house for a very-low income family. The local branch of the NFCAA receives weatherization funds and cooperated with the County Emergency Repairs Program to conduct minor repairs on 42 owner-occupied houses utilizing two years of SHIP funds in the first repairs cycle. Catholic Charities, the St. Johns Welfare Federation (private), and at least one service organization offer occasional repairs for emergency situations. The citizens who met to form the Housing Partnership at the beginning of SHIP (early 1993) did not coalesce to become a functioning, grassroots effort.

In late 1994, a Habitat Board member who was the former AHAC low-income advocate, together with the SHIP Coordinator, began investigating the establishment of a Housing Coalition/Partnership for the County. It was thought that this group might evolve into a housing/community development non-profit organization. So far, one workshop and one meeting have produced an agreement that such a coalition is desirable in St. Johns County. During the workshop in January, a panel representing state agencies and related non-profits discussed housing programs in Florida. The second meeting, attended by more local agencies and organizations and fewer members of the public, was chaired by the Executive Director of the Florida Housing Coalition, who suggested utilizing the existing AHAC as the County Housing Partnership, at least until such time as a true non-profit agency might be formed. Since this AHAC was in the process of being sunsetted by the County, some suggestions from this second meeting were incorporated in the duties of the new HRA, which is in effect on April 19, the day

the AHAC sunsets.

Plans are to structure the HRA so that members can act as conduits between the HRA and the housing field which they represent. For example, the HRA lender may be encouraged to assemble a lender's consortium to explore possibilities where financial institutions provide seed money or building space to begin a real non-profit community development corporation or housing partnership. The low-income advocate member may set up a sub-group to document needs and funding strategies (with which SHIP could possibly assist) for specific activities such as multi-family rental housing for the low-income elderly.

All of the above is in the planning stage, so no resources have been combined to reduce housing costs.

III. Strategies Including Affordability and Program Requirements (All cover FY 1995-98)

1. and 2. Down Payment/Closing Cost Assistance for Home Buyers of New Construction and of Existing Houses with Improvements.

This program will provide subsidies to very low, low, and moderate income home buyers to pay for all or part of down payment and closing costs. For new construction, the subsidy can also pay for impact fees and utility connections. In the case of existing houses, this subsidy may also be used to fund improvements/repairs, which are required if one is participating in the SHIP Home buyer Program. The repairs may have been done by the seller no more than 12 months before closing, or may be done by the participants within six months after closing. Improvements must address code violations or safety/health problems, or consist of additions to living space.

The subsidy will be due upon sale or transfer of the property, or at the end of the term of the first mortgage, whichever occurs first. No interest is charged on the subsidy. A lien (second mortgage, subordinate to the first) is placed on the property. Any funds repaid will go to the County Housing Trust Fund for future housing programs.

A. Eligibility

The SHIP Coordinator is responsible for ensuring compliance with all income guidelines. Participating financing institutions have been provided with guidelines. SHIP participants must have a total household income of less than 120 percent of the median income, adjusted for family size, in accordance with the annual chart furnished by the Florida Housing Finance Agency. Participants must fit into the allocation strategy by income category in order to qualify for the subsidy.

This component is designed for first-time home buyers who need assistance in making the down payment or closing costs when financing a house with a lending institution. "First-time home buyer" is defined as a family/individual who has never owned a home or has not owned one for the last three years. For this program, eligibility will be extended to displaced homemakers, as defined by the Florida Department of Labor and Employment Security.

Current owners of mobile/manufactured homes are also eligible, whether they own the property on which the mobile home is sited or not. However, all mobile homes must be accounted for prior to subsidies being disbursed. Any funds realized from sale or rents must be considered as income and/or assets. Participants presently owning their land on which the mobile home is sited and upon which they intend to build, must sell, rent, have the mobile home removed

when they occupy the house, or otherwise account for the mobile home to the satisfaction of the SHIP Coordinator and/or the HRA. The County does not want to encourage the proliferation of abandoned mobile homes.

Subsidy recipients are selected on a first-come/first-served basis, within each income category, as they complete the program requirements. This program, combined with others described below, will result in 87.8 percent of St. Johns County's SHIP funds utilized for construction/rehabilitation, thereby exceeding the state requirement of 75 percent. Since the same 87.8 percent of all funds (except 10 percent for administration and 2.2 percent for home owner education) are used for home ownership activities, the 65 percent State minimum is surpassed.

Sales prices may not exceed 90 percent of the median area purchase price, as directed by periodic updates furnished by the Florida Housing Finance Agency. All SHIP participants will be encouraged to work with lenders offering mortgages with a 90 percent or higher loan-to-value ratio. Any other loans will need the approval of the SHIP Coordinator, and if necessary, concurrence of the HRA. The PITI (principal, interest, taxes and insurance) must meet the affordability criteria of 30 percent of area median income adjusted for family size.

B. Program Requirements and Procedures

Home Buyer applications are available in several convenient locations throughout the County, including the Public Libraries, the County Planning and Zoning Department, and the offices of most lenders and realtors, and may be submitted at any time for an eligibility determination. Advertised orientations to explain the program are held often. Applicants may begin the requirements as soon as their applications are reviewed and they are notified of meeting the basic qualifications. The requirements include one to two counseling sessions with CCCS to

determine creditworthiness, an interview with the SHIP Coordinator, and three home owner classes taught by CCCS. Upon finishing these requirements a participant “graduates” and receives a certificate and a conditional letter. A commitment letter from the County Administrator reserving funds for 90 days is not issued until participants have submitted the necessary documents and the lender has notified the coordinator that the participant is approved for financing.

Participants may enter the cycle at any point, but must complete the program requirements prior to funds being disbursed. The only partial exemption to this rule may be someone who is able to document the completion of similar requirements in another county no more than six months prior to application.

All down payment and closing costs may be paid or reimbursed with the subsidy except the lender’s application fee. It is felt that since this may be the only cost incurred, participants should pay it. Only one check is cut by the County, made payable to the closing agent on behalf of the SHIP participants, and can be retrieved by participants from the Coordinator’s office prior to closing.

3. Site-Specific Housing

This component is a pilot strategy which is still in the planning stages. What is envisioned is that St. Johns County, through the SHIP Program, would bid out construction of new houses which are affordable to SHIP participants in the very low or low income categories. In addition to new construction, older homes slated for demolition might be relocated and renovated.

The construction or renovation would take place on lots owned by the County, donated by developers, or deeded by owners who could neither afford to pay back taxes nor to rehabilitate

the property. In the latter situation, the County Building and Codes Department has proposed that the property be passed to a non-profit agency such as the Northeast Florida Builders Association Charitable Foundation or another non-profit organization. The non-profit would clear the lot and sell it to a SHIP participant for building a new house, recovering expenses only. An added advantage to an inexpensive lot would be infrastructure in place, thus enabling participants to avoid paying impact fees.

Whichever option is used would have SHIP participants finance the houses through lenders, so that the County would recover all or most costs incurred in construction. All reimbursements would go into the St. Johns County Housing Trust Fund for additional SHIP housing projects.

Selection of participants would be limited to those participants already completing the SHIP Home Buyer requirements or who could reasonably be expected to complete the requirements by a specified date. Very low income participants would be given first priority, with house size being appropriately matched with family size. If no match could be made, low income participants would be considered. This activity would be advertised at least 60 to 90 days before the house was expected to be finished, and 30 days before final selection of the family. In the case of more than one family being eligible and desiring the house, the decision would be referred to the HRA, with documentation and recommendations provided by the SHIP Coordinator.

Since details are being finalized, this is an unfunded strategy at the time of the HAP submission.

4. Non-Profit Developers

This component will assist with the construction or rehabilitation of homes by non-profit

developers, and may be used for development fees (impact fees, building permits, etc.), heating units, necessary appliances such as ranges or refrigerators, materials, or labor.

Eligibility will be limited to 501(c)3 agencies that build or repair housing for very low (first priority) or low income families only. Funds will be awarded on a competitive basis. Criteria for awards will include an agency's capacity to develop housing, use of volunteers and donated material, final cost of the unit, strength of its Board of Directors, its track record of developing housing for very low or low income households, and the proposed use of funds, with new construction projects given priority over rehabilitated units. An accounting for all funds, with necessary income and demographic documentation, must be provided to the SHIP Coordinator by October 1 of the year monies are expended.

A notice of funding availability for this program will be advertised in a newspaper of general circulation at least 30 days prior to the application deadline. Request for funds will be reviewed by the HRA, which will make a funding recommendation to the Board of County Commissioners. It is not anticipated that the same agency will be awarded this grant and the Emergency Repairs contract. However, if this no-repayment-necessary grant is not claimed and expended by a non-profit agency building new houses in a timely manner, there exists the possibility it could be awarded to the agency conducting repairs.

5. Emergency Repairs

This program was limited during the first two years of SHIP's existence to very low income families only. During the third year and the three years covered by this HAP, those families in the low income category are also eligible.

Minor repairs are intended for owner-occupied dwellings, and priorities will be given to those eligible persons who applied during an earlier cycle of the Emergency Repairs component, but whose homes could not be addressed for lack of funds. Next priorities are the elderly, the disabled, single-parent/grandparent families, public assistance recipients, and those dwellings where a known emergency exists. Every effort will be made to link SHIP funds with other programs for repairing hazardous units costing more than the maximum allowed by this program.

It is anticipated that one application cycle per year will be announced at least 30 days before applications are accepted. Announcements will be made in newspapers of general circulation, on local radio and TV stations, and through local social service agencies. This is a grant program, with no recapture of funds intended.

As noted earlier, St. Johns County is limited by its lack of non-profit agencies conducting housing programs. State SHIP statutes allow only the local agency administering Weatherization Programs to be hired to oversee SHIP repair programs without advertising. Because of many problems encountered with the Northeast Florida Community Action Agency (the Weatherization provider) in the first cycle of repairs, the County anticipates advertising a notice of funding availability in local and possibly a Jacksonville newspaper to locate a non-profit agency (first priority) or a company or individual to manage the construction management and inspections necessary to adequately administer a repair program.

6. Home Owner Education

All participants in the Down Payment/Closing Costs Assistance for the Home Buyer Program must complete requirements for home owner education. Currently these requirements consist of individual counseling sessions to determine creditworthiness, and three classes in home

ownership: “Selection, Financing, and Maintaining Your Home.” The immediate goal is to assure that participants are ready to apply for and secure a mortgage loan from a financial institution.

It is anticipated that the procedure initiated in the first year of SHIP will be followed in future years. That procedure consisted of publishing a request for proposals in the local newspaper and one in Jacksonville for an agency (preferably a non-profit) to oversee home owner education for one year, with a second year contract renewal possible.

St. Johns County is pleased with the present home owner education consultant, the Consumer Credit Counseling Service of Jacksonville. However, having a county-based non-profit housing agency to administer this component would be preferable, as more interaction would occur with lenders and others involved in the housing process.

A recent resolution limited home owner education costs to a maximum of 10 percent of the County SHIP allocation.

IV. Timelines

Please see attached charts in section IX, pages 24, 25, 26.

V. Affordability

All strategies are governed by the income limits which are adjusted for family size from the chart provided annually by the Florida Housing Finance Agency.

For the Home Buyer Down Payment/Closing Costs Program, Affordable, Affordable Housing, or Affordability means that monthly mortgage payments including taxes, insurance, and association/assessment fees (excluding those for water, sewer, and garbage) do not exceed 30

percent of that amount which represents the percentage of the median adjusted gross annual income for the households qualifying under the definitions of very low-income, low-income, or moderate-income persons as such terms are defined in St. Johns County Ordinance 93-21, as amended from time to time.

VI. Advertisement and Outreach

The SHIP Home Buyer Program is regularly advertised in the local newspapers of general circulation when orientations are held to explain the program for the public. In addition, public service advertisements are sent out to local radio stations and the cable TV station located in St. Augustine for advertising the orientation and program in general. Some paid advertising was done on two radio stations, and may be repeated.

The SHIP Coordinator works closely with the Board of Realtors by holding seminars especially for realtors and by notifying realtors via their automated M.L.S. listings about orientations and availability of applications and guidelines. She recently attended a lender workshop about the new bond program in which some local lenders are participating, and explained the program there. A mailout to all present and prospective lenders utilizing SHIP down payment funds was completed in March, 1995.

Applications are always available in the Public Libraries, the Planning and Zoning Department, the Road and Bridge Department, and Tax Collector's Office, and most banks and real estate offices. Prospective applicants are referred to these locations when they telephone the SHIP office.

The Coordinator maintains ties with the County Social Services Department, the local NFCAA, the Council on Aging, Habitat for Humanity, and other agencies to provide notification about the Emergency Repairs Program. Media are utilized as described above.

VII. Administrative Expenses

The County Special Projects Coordinator is the SHIP Coordinator. The functions of the position are to oversee all aspects of the SHIP Program, from professional duties such as writing the Local Housing Assistance Plan to clerical ones such as answering the telephone and typing. Ten percent of the SHIP allocation goes toward administrative expenses. The following chart provides a breakout of salary, office expenses, advertising, and all other administrative expenses by State Fiscal Years.

The County has contributed approximately \$20,000 per year for the first three years of the SHIP Program to defray costs above the 10 percent allowed by the SHIP Program for administration. If the Program receives its full appropriation by the State Legislature, all administrative expenses should be met by the County SHIP allocation. However, the County will continue its contribution to make up for expenses not met if the State SHIP Program is not fully funded.

SHIP LOCAL HOUSING ASSISTANCE PLAN

ADMINISTRATIVE EXPENSES

FY 1996-98

ITEM DESCRIPTION	FY 95-96	FY 96-97	FY 97-98
120 - REGULAR SALARIES	\$ 32,500.	\$ 33,420.	\$ 34,500.
210 - F.I.C.A.	2,000.	2,060.	2,122
211 - MEDICARE	480.	495.	510.
220 - RETIREMENT CONTRIBUTIONS	5,822.	6,000.	6,180.
230 - LIFE & HEALTH INSURANCE	2,950.	3,040.	3,130.
240 - WORKERS COMPENSATION	100.	105.	110.
400 - TRAVEL & PER DIEM	1,000.	1,050.	1,100.
410 - COMMUNICATIONS	100.	105.	110.
450 - INSURANCE	515.	530.	550.
492 - ADVERTISING	2,100.	2,200.	2,300.
510 - OFFICE SUPPLIES	1,000.	1,050.	1,100.
520 - OPERATING SUPPLIES	1,000.	1,050.	1,100.
640 - EQUIPMENT	100	105	110
800 - HOUSING SURVEY	2,000.	2,000.	2,000.
TOTAL	\$ 51,667.	\$ 53,210.	\$ 54,922.

XIII. Certification Page

Please see attached signed and witnessed Certification on pages 27 and 28.

IX. Additional Required Information

Please see attached Definitions, Housing Delivery Goals, Average and Maximum costs Per Year, Timelines, Certification Pages, and the signed and witnessed Resolutions adopting the Local Housing Assistance Plan for FY 1995-98.

ST. JOHNS COUNTY LOCAL HOUSING ASSISTANCE PLAN

DEFINITIONS

Displaced Homemaker means an individual who has been providing unpaid services to family members in the home and is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment; and who has been dependent either: a) on public assistance and whose youngest child is within two years of losing eligibility under Part A or Title IV of the Social Security Act (42 U.S.C. 601 et seq.), or b) on the income of another family member but is no longer supported by that income. (From Florida Department of Labor & Employment Security, Program Management Manual, Vol. #III, effective July 1, 1993)

Mobile Home (Manufactured Housing) means any residential unit constructed to standards promulgated by the U.S. Department of Housing and Urban Development. Mobile homes do not meet the requirements of Chapter 553, F.S., so are ineligible for SHIP funding.

Manufactured Building (Modular Home) means a closed structure, building assembly, or system of subassemblies, which may include structural, electrical, plumbing, heating, ventilating, or other service systems manufactured with or without other specified components, as a finished building or as part of a finished building. This part does not apply to mobile homes. Manufactured buildings may also mean, at the option of the manufacturer, any building of open construction made or assembled in manufacturing facilities away from the building site for installation, or assembly and installation on the building site. SHIP funds may be used to purchase a residential manufactured building (modular home) if the home bears the Department of Community Affairs Insignia seal. The seal signifies that the home/building complies with the codes mandated in the Florida Statutes.

FLORIDA HOUSING FINANCE AGENCY
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 19 95- 96 (Year 4)

Name of Local Government: St. Johns County Annual Allocation Amount: \$550,000

Please check applicable box, if Amendment, enter number

New Plan:	<input checked="" type="checkbox"/>
Amendment #	
Fiscal Yr. Closeout	

HOME OWNERSHIP STRATEGIES	Households by Income and Maximum SHIP Awards				Total Units	A		B		C		Total	Percentage
	Units Very Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award		New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars		
1 New Construction	02	10,000	08	10,000	20	175,000	0	0	175,000	0	175,000	31.8	
2 Existing w/ improvem.	02	10,000	08	10,000	20	0	175,000	0	175,000	0	175,000	31.8	
3 Site-Specific Housing	0	0	0	0	0	0	0	0	0	0	0	0	
4 Non-Profit Developers	04	5,600	01	5,600	05	22,400	5,600	0	28,000	0	28,000	5.1	
5 Emergency Repairs	15	5,000	06	5,000	21	0	105,000	0	105,000	0	105,000	19.1	
6													
7													
8													
9													
10													
Subtotal 1 (Home Ownership)	# 23		# 23		# 20	\$ 197,400	\$ 285,600	0	\$ 483,000	0	\$ 483,000	87.8%	
Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 85% of the Annual Allocation Amount.													
RENTAL STRATEGIES	Households by Income and Maximum SHIP Awards				Total Units	A		B		C		Total	Percentage
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award		New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars		
1													
2													
3 Not Applicable													
4													
5													
Subtotal 2 (Non-Home Ownership)	# 0		# 0		# 0	0	0	0	0	0	0	0%	
(Administration fees may not exceed 10% of Annual Allocation)													
Administration Fees													
Home Ownership Counseling													
GRAND TOTAL	# 23		# 23		# 20	\$ 197,400	\$ 285,600	0	\$ 550,000	0	\$ 550,000	100%	
Add Subtotal 1 & 2, plus Admin. Fees & Home Ownership Counseling													
Percentage of Total Households Served:	34.8%		34.8%		80.3%								
Percentage Construction/Rehab	(75%+): Calculate Constr./Rehab Percent by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.											87.8%	
Maximum Allowable Purchase Price:	New											\$ 92,490	

FLORIDA HOUSING FINANCE AGENCY

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 1996-97 (Year 5)

Name of Local Government: St. Johns County Annual Allocation Amount: \$550,000

Please check applicable box, A-F Amendment, enter number

New Plan:	<input checked="" type="checkbox"/>
Amendment #	
Fiscal Yr. Closeout	

HOME OWNERSHIP STRATEGIES	Households by Income and Maximum SHIP Awards				A		B		C		D		E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	
1 New Construction	02	10,000	08	10,000	10	7,500	20	175,000	0	0	175,000	31.8	
2 Existing w/ improvem.	02	10,000	08	10,000	10	7,500	20	0	175,000	0	175,000	31.8	
3 Site-Specific Housing	0	0	0	0	0	0	0	0	0	0	0	0	
4 Non-Profit Developers	04	5,600	01	5,600	0	0	05	22,400	5,600	0	28,000	5.1	
5 Emergency Repairs	15	5,000	06	5,000	0	0	21	0	105,000	0	105,000	19.1	
6													
7													
8													
9													
10													
Subtotal 1 (Home Ownership)	# 23		# 23		# 20		# 66	\$ 197,400	\$ 285,600	\$ 0	\$ 483,000	87.8%	

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 85% of the Annual Allocation Amount.

RENTAL STRATEGIES	Households by Income and Maximum SHIP Awards				A		B		C		D		E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award	Units Mod	Maximum SHIP Award	Total Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	
1 Not Applicable													
2													
3													
4													
5													
Subtotal 2 (Non-Home Ownership)	# 0		# 0		# 0		# 0	\$ 0	\$ 0	\$ 0	\$ 0	0%	
Administration Fees (Administration fees may not exceed 10% of Annual Allocation)											\$ 55,000	10.0%	
Home Ownership Counseling											\$ 12,000	2.2%	
GRAND TOTAL	# 23		# 23		# 20		# 66	\$ 197,400	\$ 285,600	\$ 0	\$ 550,000	100%	
Percentage of Total Households Served:	34.8%		34.8%		30.3%		100%						
Percentage Construction/Rehab (75%+): Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.											\$ 87.8%		
Maximum Allowable Purchase Price:											\$ 92,490		

FLORIDA HOUSING FINANCE AGENCY

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 19 97.98 (Year 6)

Name of Local Government: St. Johns County Annual Allocation Amount: \$550,000

Please check applicable box, if Amendment, enter number

New Plan:	<input checked="" type="checkbox"/>
Amendment: #	
Fiscal Yr. Closeout	

HOME OWNERSHIP STRATEGIES	Households by Income and Maximum SHIP Awards				Total Units	A		C		Total	E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award		Units Mod	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars		
1 New Construction	02	10,000	08	10,000	10	7,500	175,000	0	0	175,000	31.8
2 Existing w/ improvem.	02	10,000	08	10,000	10	7,500	0	175,000	0	175,000	31.8
3 Site-Specific Housing	0	0	0	0	0	0	0	0	0	0	0
4 Non-Profit Developers	04	5,600	01	5,600	0	0	22,400	5,600	0	28,000	5.1
5 Emergency Repairs	15	5,000	06	5,000	0	0	0	105,000	0	105,000	19.1
6											
7											
8											
9											
10											
Subtotal 1 (Home Ownership)	# 23		# 23		# 20		\$ 197,400	\$ 285,600	\$ 0	\$ 483,000	87.8%

Note: The Home Ownership Percentage designated in Subtotal 1, Column E, must be at least 85% of the Annual Allocation Amount.

RENTAL STRATEGIES	Households by Income and Maximum SHIP Awards				Total Units	A		C		Total	E
	Units Very Low	Maximum SHIP Award	Units Low	Maximum SHIP Award		Units Mod	Maximum SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars		
1											
2											
3 Not Applicable											
4											
5											
Subtotal 2 (Non-Home Ownership)	# 0		# 0		# 0		\$ 0	\$ 0	\$ 0	\$ 0	0%
Administration Fees											
Home Ownership Counseling											
GRAND TOTAL	# 23		# 23		# 20		\$ 197,400	\$ 285,600	\$ 0	\$ 550,000	100%

(Administration fees may not exceed 10% of Annual Allocation)

Percentage of Total Households Served:		Total Units	
Units Very Low	34.8%	Units Mod	100%
Units Low	34.8%	Units Mod	100%
Units Very Low	34.8%	Units Mod	100%
Percentage Construction/Rehab (75%+): Calculate Constr./Rehab Percent. by adding Grand Total Column A&B, then divide by Annual Allocation Amt.			
Maximum Allowable Purchase Price:	New	Existing	87.8%
	\$ 106,017	\$ 92,490	

**SHIP LOCAL HOUSING ASSISTANCE PLAN
AVERAGE AND MAXIMUM COSTS PER UNIT
FOR FISCAL YEAR 1995/96 (Year 4)**

PROGRAM COMPONENT	INCOME LEVELS V / L / M*	# UNITS*	AVER. \$	MAX \$	TOTAL \$
New Constr.	02/08/00	10	7,500	10,000	100,000
New Constr.	00/00/10	10	5,000	7,500	75,000
Existing w/Impr.	02/08/00	10	7,500	10,000	100,000
Existing w/Impr.	00/00/10	10	5,000	7,500	75,000
Site-Specific	0	0	0	0	0
Non-Profit Dev.	04/01/00	05	5,000	5,600	28,000
Emergency Repairs	15/06/00	21	2,500	5,000	105,000
Homeowner Educ.	N/A	N/A	N/A	N/A	12,000
Administration	N/A	N/A	N/A	N/A	55,000

GRAND TOTAL 23/23/20 66 N/A N/A 550,000

% of units by
income levels* 34.8/34.8/30.3 100

est. \$ by
income levels* 137,400/195,600/150,000

*30% of all units must address very-low income (V), and 30% must address low income (L) participants. "M" represents moderate income.

**SHIP LOCAL HOUSING ASSISTANCE PLAN
AVERAGE AND MAXIMUM COSTS PER UNIT
FOR FISCAL YEAR 1996/97 (Year 5)**

PROGRAM COMPONENT	INCOME LEVELS V / L / M*	# UNITS*	AVER. \$	MAX \$	TOTAL \$
New Constr.	02/08/00	10	7,500	10,000	100,000
New Constr.	00/00/10	10	5,000	7,500	75,000
Existing w/Impr.	02/08/00	10	7,500	10,000	100,000
Existing w/Impr.	00/00/10	10	5,000	7,500	75,000
Site-Specific	0	0	0	0	0
Non-Profit Dev.	04/01/00	05	5,000	5,600	28,000
Emergency Repairs	15/06/00	21	2,500	5,000	105,000
Homeowner Educ.	N/A	N/A	N/A	N/A	12,000
Administration	N/A	N/A	N/A	N/A	55,000
<hr/>					
GRAND TOTAL	23/23/20	66	N/A	N/A	550,000

% of units by
income levels* 34.8/34.8/30.3 100

est. \$ by
income levels* 137,400/195,600/150,000

*30% of all units must address very-low income (V), and 30% must address low income (L) participants. "M" represents moderate income.

**SHIP LOCAL HOUSING ASSISTANCE PLAN
AVERAGE AND MAXIMUM COSTS PER UNIT
FOR FISCAL YEAR 1997/98 (Year 6)**

PROGRAM COMPONENT	INCOME LEVELS V/L/M*	# UNITS*	AVER. \$	MAX \$	TOTAL \$
New Constr.	02/08/00	10	7,500	10,000	100,000
New Constr.	00/00/10	10	5,000	7,500	75,000
Existing w/Impr.	02/08/00	10	7,500	10,000	100,000
Existing w/Impr.	00/00/10	10	5,000	7,500	75,000
Site-Specific	0	0	0	0	0
Non-Profit Dev.	04/01/00	05	5,000	5,600	28,000
Emergency Repairs	15/06/00	21	2,500	5,000	105,000
Homeowner Educ.	N/A	N/A	N/A	N/A	12,000
Administration	N/A	N/A	N/A	N/A	55,000
<hr style="border-top: 1px dashed black;"/>					
GRAND TOTAL	23/23/20	66	N/A	N/A	550,000

% of units by
income levels* 34.8/34.8/30.3 100

est. \$ by
income levels* 137,400/195,600/150,000

*30% of all units must address very-low income (V), and 30% must address low income (L) participants. "M" represents moderate income.

ST. JOHNS COUNTY SHIP LOCAL HOUSING ASSISTANCE PLAN

TIMELINES FOR STATE FISCAL YEAR 1995-96 (Year 4)

Strategy	Program Activities			
	Advertise & Appl.	Encumber Funds	Expend Funds	Submit Ann.Rpt
1, 2. Home Buyer DP/CC: New & Existing	open all year	12/96	12/98	11/95, 11/96, 11/97, 11/98
3. Site-Specific	(There are no immediate implementation plans. However, dates are indicated in case this strategy is used.)			
	8/95	12/96	12/98	11/95, 11/96, 11/97, 11/98
4. Non-Profits	7/95	12/96	12/98	11/95, 11/96, 11/97, 11/98
5. Emergency Repairs	2-4/96	12/96	12/98	11/95, 11/96, 11/97, 11/98
6. Home Owner Education	8-10/95	12/96	12/98	11/95, 11/96, 11/97, 11/98
7. Administration	N/A	12/95	12/96	11/95, 11/96, 11/97

ST. JOHNS COUNTY SHIP LOCAL HOUSING ASSISTANCE PLAN

TIMELINES FOR STATE FISCAL YEAR 1996-97 (Year 5)

Strategy	Program Activities			
	Advertise & Appl.	Encumber Funds	Expend Funds	Submit Ann.Rpt
1, 2. Home Buyer DP/CC: New & Existing	open all year	12/96	12/98	11/96 - 11/99
3. Site-Specific	(There are no immediate implementation plans. However, dates are indicated in case this strategy is used.)			
	8/95	12/96	12/98	11/96 - 11/99
4. Non-Profits	7/95	12/96	12/98	11/96 - 11/99
5. Emergency Repairs	2-4/96	12/96	12/98	11/96 - 11/99
6. Home Owner Education	8-10/95	12/96	12/98	11/96 - 11/99
7. Administration	N/A	12/95	12/96	11/96 - 11/99

ST. JOHNS COUNTY SHIP LOCAL HOUSING ASSISTANCE PLAN

TIMELINES FOR STATE FISCAL YEAR 1997-98 (Year 6)

Strategy	Program Activities			
	Advertise & Appl.	Encumber Funds	Expend Funds	Submit Ann.Rpt
1, 2. Home Buyer DP/CC: New & Existing	open all year	12/96	12/98	11/97 - 11/2000
3. Site-Specific	(There are no immediate implementation plans. However, dates are indicated in case this strategy is used.)			
	8/95	12/96	12/98	11/97 - 11/2000
4. Non-Profits	7/95	12/96	12/98	11/97 - 11/2000
5. Emergency Repairs	2-4/96	12/96	12/98	11/97 - 11/2000
6. Home Owner Education	8-10/95	12/96	12/98	11/97 - 11/2000
7. Administration	N/A	12/95	12/96	11/97 - 11/2000

RESOLUTION 95-22

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, REPEALING ST. JOHNS COUNTY RESOLUTION 93-127 AND ESTABLISHING THE ESTIMATED AVERAGE AWARD PER UNIT, THE MAXIMUM AWARD PER UNIT, AND THE MAXIMUM AWARD OF HOME OWNER EDUCATION FOR ELIGIBLE HOUSING IN THE COUNTY'S LOCAL HOUSING ASSISTANCE PLAN FOR THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM.

WHEREAS, the State of Florida has established the State Housing Initiatives Partnership (SHIP) Program for the purpose of providing funds to local governments as an incentive for the creation of partnerships to produce and preserve affordable housing; and

WHEREAS, St. Johns County has been notified by the State of its eligibility to receive the SHIP Program funds in the amount of at least \$250,000 per year as a Grant-in-Aid and the County's allocation of at least \$250,000 annually; and

WHEREAS, the State SHIP Act requires the establishment of the estimated average cost per unit and the maximum cost per unit for eligible housing benefiting from awards made pursuant to the County's local housing assistance program; and

WHEREAS, the implementation of the County's local housing assistance program will enhance the affordable housing stock within St. Johns County,

NOW THEREFORE BE IT RESOLVED:

1. That it is found that the estimated average award for the minor, emergency repair of an eligible owner-occupied home is twenty-five hundred dollars (\$2,500), and it is established that the maximum award shall be five thousand dollars (\$5,000); and

2. That it is found that the estimated average award for the purchase and/or rehabilitation of an existing eligible home or the construction of a new eligible home is five thousand dollars (\$5,000), and it is established that the maximum award shall be ten thousand dollars (\$10,000); and

3. That the purchase price of home ownership units shall not exceed 90 percent of the maximum purchase price limitations for either new or existing residences, as applicable, as established by the United States Department of Treasury and shall meet affordability requirements in order to qualify as eligible; and

4. That the award for providing homeowner education shall not exceed five percent (5%) of the total SHIP allocation per year.

BE IT FURTHER RESOLVED that St. Johns County Resolution 93-127 is hereby repealed.

Passed and adopted this 14 day of February, 1995.

BOARD OF COUNTY COMMISSIONERS
ST. JOHNS COUNTY, FLORIDA



BY: Barbara Ward

ATTEST: CARL "BUD" MARKEL, CLERK

BY: Patricia De Grande
Deputy Clerk



ST. JOHNS COUNTY
BOARD OF COUNTY COMMISSIONERS AGENDA ITEM No. _____

Deadline for Submission: Monday Noon, One Week Prior to Commission Meeting

TO: _____ County Administrator _____ DATE: April 25, 1995

FROM: Judith Foxworth, Special Projects Coordinator

SUBJECT OR TITLE: SHIP Local Housing Assistance Plan (HAP), FY 1995-98

- | | | | |
|---|---------------------------------------|---|----------|
| <input type="checkbox"/> BUSINESS ITEM | <input type="checkbox"/> BONDS | <input type="checkbox"/> ORDINANCE _____ | APPROVED |
| <input type="checkbox"/> CONSENT AGENDA | <input type="checkbox"/> APPOINTMENTS | <input checked="" type="checkbox"/> RESOLUTION <u>DPO</u> | AS TO |
| <input type="checkbox"/> BID | <input type="checkbox"/> REPORT | <input type="checkbox"/> CONTRACTS _____ | FORM |

STANDING COMMITTEE ACTION: To be reviewed April 18, 1995

BACKGROUND INFORMATION: (Attach additional pages if necessary) TIME REQUESTED _____

An approved Local Housing Assistance Plan (HAP) is required before State Housing Initiatives Partnership (SHIP) Funds are disbursed to counties. The Florida Housing Finance Agency, administrator of SHIP, recommends that three-year plans be submitted, as it is easier for all concerned to modify with amendments than to submit a new HAP every year. This HAP covers three years, FY 1995-98. The HAP for FY 1995-96 is due May 2, 1995.

This Housing Assistance Plan was approved by the Affordable Housing Advisory Committee on March 8 and April 12, 1995.

IF FUNDING IS REQUIRED, INDICATE SOURCE OF FUNDS AND IF BUDGETED: YES NO

SOURCE: _____

SUPPORTING MATERIAL ATTACHED: Proposed HAP and related Resolution 95-22

COUNTY ADMINISTRATOR: () APPROVED _____ () RETURNED _____

SUGGESTED MOTION/RECOMMENDATION: Approve Resolution adopting SHIP Local Housing Assistance Plan for FY 1995-98

RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, APPROVING THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEARS 1995 THROUGH 1998.

WHEREAS, the Florida Housing Finance Agency (FHFA) administrators of the SHIP Program, require that all Local Housing Assistance Plans (HAP) to be adopted by local government resolution; and

WHEREAS, guidelines for submitting the HAP state that certain issues must be addressed and;

WHEREAS, the estimated average and maximum awards for emergency repairs, new construction, and existing houses were previously approved by Resolution 95-22; and

WHEREAS, the HAP may be amended as necessary; and

WHEREAS, the HAP specifying how State Fiscal Year 1995-96 is due on May 2, 1995.

NOW THEREFORE BE IT RESOLVED:

1. That the Local Housing Assistance Plan (HAP) for State Fiscal Years 1995-96 attached hereto and incorporated herein by reference is hereby approved by the Board of County Commissioners.

2. That, based on St. Johns County SHIP Home Buyer Program 1994 data, the estimated average purchase price of new houses is \$72,500, and that of existing houses is \$57,500.

3. That the estimated average award per unit for non-profits is \$5,000 and the maximum award per unit is \$5,600.

4. That the estimated average award per unit for site-specific housing is \$50,000 and the maximum award per unit is \$65,000.

5. That the Board of County Commissioners reaffirms that at the present time the previous finding of Resolution 93-61 that 5 percent of the Local Housing Distribution is insufficient to adequately pay the administrative costs of the SHIP Program, and that administrative expense is hereby set at 10 percent of the total allocation.

Passed and adopted this 25th day of April, 1995.

BOARD OF COUNTY COMMISSIONERS
ST. JOHNS COUNTY, FLORIDA

BY: _____
Its Chairman

ATTEST: CARL "BUD" MARKEL, CLERK

BY: _____
Deputy Clerk

CERTIFICATION TO FLORIDA HOUSING FINANCE AGENCY

Local Government: St. Johns County

- (1) The local government will advertise the availability of SHIP funds pursuant to 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, creed, color, age, sex, familial status, handicap, religion, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Agency will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Agency with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Agency as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Agency as soon as possible.

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements.

Wenona Carter
Witness

Patricia DeBlonde
Witness

Barbara Ward
Chief Elected Official

Barbara Ward, Chairman
Board of County Commissioners
of St. Johns County, Florida
Type Name and Title

April 25, 1995
Date

OR

Carl "Bud" Markel, Clerk
Attest:
(Seal)

