

**RESOLUTION 99- 119**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, AMENDING THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) HOUSING ASSISTANCE PLAN (HAP) COVERING STATE FISCAL YEARS 1998/99, 1999/2000, 2000/2001, SUPERSEDING RESOLUTION 99-95, AND SETTING AN EFFECTIVE DATE.**

**WHEREAS**, the Florida Housing Finance Corporation (FHFC), administrators of the State Housing Initiatives Partnership (SHIP), requires Housing Assistance Plans (HAPs) of the SHIP Program to be amended by local government Resolution; and

**WHEREAS**, Resolution 98-87 adopted April 21, 1998, approved the SHIP HAP covering State fiscal years 1998/99, 1999/2000, and 2000/2001 by increasing down payment assistance for very-low income households, replacing the Site-Specific Program with Rehabilitation, allowing moderate income participants to use the construction management program, and adding the rental apartment complex strategy allowing SHIP to pay one-half impact fees.

**WHEREAS**, Resolution 99-95, adopted June 8, 1999, amended said HAP by modifying the Rehabilitation recapture plan, merging Emergency Repairs with Rehabilitation, expanding Construction Management to include Inspection Services, and adding a strategy to pay partial water and sewer tap and connection fees.

**WHEREAS**, the FHFC requested modifications to the said HAP amendments covered in Resolution 99-95 sufficient to cause another Resolution to be enacted.

**NOW THEREFORE BE IT RESOLVED** by the Board of County Commissioners of St. Johns County, Florida, that the following strategies are amended for the SHIP HAP covering FY 1998-99, 1999-2000, and 2000-2001 as follows.

**SECTION 1.** The Home Buyer (down payment assistance) Program is hereby modified to raised the cap from \$5,000 to \$7,500 for moderate income participants.

**SECTION 2.** The Housing Rehabilitation Program is hereby modified as provided below.

A. In the recapture plan:

1) Participants are given deferred payment SHIP loans (recorded as a second or third mortgages) which are forgivable at 10 percent per year for 10 years, prorated on a monthly basis, providing that the homes remain owner-occupied and the participants honor all requirements of the deferred payment loans and the subsequent mortgages.

2) The SHIP loan/mortgage lien may be transferred and assigned to buyers if they are in the same or a lower income category as the original participants, to be determined by the SHIP Office.

3) Participants selling or transferring title to buyers in income categories higher than theirs, or renting their homes before ten years have elapsed from date of lien signing, must immediately pay off that amount remaining to the County upon such sale, transfer or rental.

B. The Rehabilitation Program will absorb the Emergency Repairs (ER) Program beginning with State fiscal year 1999/2000.

C. Maximum amounts per unit are set at \$15,000 for those in the very-low income category, and at \$10,000 for participants in the low income category. Moderate income households may not participate.

D. Priorities are given to those applying earlier whose homes needed more repairs to bring them up to code than the Emergency Repairs cap of \$5,000 allowed, emergency situation, length of time on the ER waiting list, scope of repairs needed, households with elderly residents, and ability of the household to leverage the SHIP assistance or to provide "sweat equity."

**SECTION 3.** The Construction Management/Inspection Services strategy is modified as provided below.

a. Construction Management/Inspection Services as defined in Resolutions 98-87 and 99-95 is hereby deleted as a separate strategy and line item.

b. Inspections for the Home Buyer, Rehabilitation, and Emergency Repairs Programs shall be paid from those respective strategies' budgets.

c. The inspection cap per dwelling is set at \$500.

**SECTION 4.** Another strategy is added to pay partial water and sewer tap and connection fees.

- a. Caps are set at \$5,000, available only to very-low and low income applicants.
- b. The assisted dwellings must be owner-occupied.
- c. Connections must be made to central water and sewer facilities.
- d. Capping wells and closing septic tanks are approved uses.
- e. The percentage of SHIP assistance provided and the implementation of this strategy depend upon negotiations with the service provider.
- f. This program is funded as a grant and does not require a payback.

**SECTION 5.** This Resolution becomes effective on the date it is passed and adopted.

**PASSED AND ADOPTED** this 17<sup>th</sup> day of August, 1999.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By: Marc Jacalone  
Marc A. Jacalone, Chairman

ATTEST: CHERYL STRICKLAND, CLERK

By: Patricia DeStande  
Deputy Clerk





# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR:

1999 - 2000 (Yr. #8)

St. Johns County

\$758,791 Allocation

Please check applicable box, & if no amount, enter number	
New Plan:	8/99
Amendment:	1 rev.
Fiscal Yr. Closeout:	

HOME OWNERSHIP STRATEGIES	Y <sup>0</sup> Units	Max. SHIP Award	L <sup>1</sup> ** Units	Max. SHIP Award	M <sup>2</sup> *** Units	Max. SHIP Award	A			D		E		F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Const. SHIP Dollars	Total SHIP Dollars	Percentage	Total Units		
1. Down Pmt., New Construction	0	\$15,000	3	\$10,000	4	\$7,500	\$60,000	\$167,500	\$60,000	\$167,500	7.91%	7		
2. Down Pmt., Existing House	1	\$15,000	10	\$10,000	7	\$7,500	\$167,500	\$167,500	\$167,500	22.07%	18			
3. Rehabilitation	12	\$15,000	5	\$10,000			\$230,000	\$230,000	\$230,000	30.31%	17			
4. Construction-Maintenance							\$5,000	\$132,412	\$5,000	\$132,412	17.45%	1		
5. Non-Profit Dev: Impact Fees	1	\$5,000	0	\$5,000				\$132,412	\$132,412	17.45%	27			
6. Tap/Connection Fees	18	\$5,000	9	\$5,000										
Subtotal 1 (Homeownership)	32		27		11		\$65,000	\$529,912	\$0	\$594,912	78.40%	ERR		

RENTAL STRATEGIES	Y <sup>0</sup> Units	Max. SHIP Award	L <sup>1</sup> ** Units	Max. SHIP Award	M <sup>2</sup> *** Units	Max. SHIP Award	A			D		E		F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Const. SHIP Dollars	Total SHIP Dollars	Percentage	Total Units		
7. Apl. Complex: 1/2 Impact Fees	41	\$912.50	39	\$912.50	0		\$73,000	\$73,000	\$0	\$73,000	9.62%	80		
Subtotal 2 (Non-Homeownership)	41		39		0		\$73,000	\$0	\$0	\$73,000	10.00%	80		
Adminn. From Program Income								\$0		\$0				
Homeownership Counseling								\$15,000		\$15,000	1.98%			
<b>GRAND TOTAL</b>	<b>73</b>		<b>66</b>		<b>11</b>		<b>\$138,000</b>	<b>\$529,912</b>	<b>\$0</b>	<b>\$758,791</b>	<b>100.00%</b>	<b>ERR</b>		

*Add Subtotal 1 & 2, plus Admin. & HO Counseling*

Percentage Construction/Rehab		Calculate Constr/Rehab Percent. by adding Grand Total Column A+B, then divide by Annual Allocation Amt.	
Maximum Allowable		New	Existing
Purchase Price:		\$92,490	\$92,490

Allocation (Total Avail. \$) Breakdown	Amount	%	Projected Program Income:	Max Amount Program Income For Admin:
Very-Low Income (V) <sup>-</sup>	\$325,687	42.92%	\$0	\$0
Low Income (L) <sup>**</sup>	\$259,725	34.23%	\$758,791	
Moderate Income (M) <sup>***</sup>	\$62,500	10.87%	\$758,791	
<b>TOTAL</b>	<b>\$667,912</b>	<b>88.02%</b>		

Av. Cost per Rehab. Very-Low \$15,000  
 Av. Cost per Rehab. Low \$10,000  
 Av. Cost per Tap Fee 03-Aug-99 12:17 PM \$4,904.15

