

**RESOLUTION 99- 95**

**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, 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.

**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 Housing Rehabilitation Program's recapture plan is hereby modified as provided below.

a. Participants are given deferred payment SHIP loans (recorded as a second 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 loan and the second (subsequent) mortgage.

b. The SHIP loan/second mortgage may be subordinated for the new owner(s) if they are in the same or a lower income category as the original participants, to be determined by the SHIP Office.

c. 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.

**SECTION 2.** The Emergency Repairs (ER) Program is merged with the Rehabilitation Program beginning with State fiscal year 1999/2000.

a. 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.

b. 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 strategy is expanded to become Construction Management/Inspection Services.

a. Construction management remains available for all SHIP income categories, capped at \$1,000 per dwelling.

b. An inspector may be paid for the Home Buyer inspections, capped at \$600 per unit.

c. An inspector may be paid for the Rehabilitation inspections, capped at \$600 per unit.

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

a. Caps are set at \$5,000, available only to very-low and low income applicants.

b. Connections must be made to central water and sewer facilities.

c. The percentage of SHIP assistance provided and the implementation of this strategy depend upon negotiations with the service provider.

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

PASSED AND ADOPTED this 8 day of June, 1999.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By: Marc A. Jacalone  
Marc A. Jacalone, Chairman

ATTEST: CHERYL STRICKLAND, CLERK

By: Patricia DeGrande  
Deputy Clerk