

**RESOLUTION 2005-148**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, APPROVING THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (HAP) COVERING STATE FISCAL 2005/06, 2006/07, AND 2007/08, AND SETTING AN EFFECTIVE DATE.**

**WHEREAS**, St. Johns County, Florida, has been eligible to receive funding under the State Housing Initiatives Partnership (SHIP) Program since inception in 1992;

**WHEREAS**, in order to be eligible for continued SHIP funding by the Florida Housing Finance Corporation (FHFC), St. Johns County must adopt a Local Housing Assistance Plan that provides a concise description of its Housing Program Strategies and Local Affordable Housing Incentive Strategies; and

**WHEREAS**, the Board of County Commissioners of St. Johns County finds that five percent of the local housing distribution and five percent of program income are insufficient to adequately pay the administrative costs of the Local Housing Assistance Plan.

**NOW THEREFORE BE IT RESOLVED** by the Board of County Commissioners of St. Johns County, Florida, that the SHIP HAP covering FY 2005/06, 2006/07, 2007/08 is adopted as follows.

**SECTION 1:** The HAP contains provisions for nine Program Strategies: Purchase Assistance--New Construction; Purchase Assistance--Existing House with Rehabilitation; Rehabilitation (owner-occupied); Disaster Recovery and Mitigation; Non-Profit Developers; Utility Tap/Connect Fees; Rental: Apartment Complex; Rental: Special Needs Housing and State and Federal Program Purchase Assistance Subsidy.

**SECTION 2:** Ten percent of St. Johns County SHIP allocation plus five percent of program income shall be used for the administration of the program.


SECTION 3: All SHIP funds allocated, awarded, and amended by the State of Florida in the years covered by the HAP are hereby accepted.

SECTION 4: The County Administrator is hereby authorized to reflect any subsequent budgetary changes of the FHFC Housing Delivery Goals Charts related to this HAP.


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

**PASSED AND ADOPTED** this 1st day of June, 2005.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By:   
Bruce Maguire, Chair

ATTEST: CHERYL STRICKLAND, CLERK

By:   
Deputy Clerk

RENDITION DATE 6-6-05

**ST. JOHNS COUNTY**

**STATE HOUSING INITIATIVES PARTNERSHIP  
(SHIP) PROGRAM**

**LOCAL HOUSING ASSISTANCE PLAN**

**FOR STATE FISCAL YEARS 2005/06, 2006/07,  
2007/08**

**ST. JOHNS COUNTY  
HOUSING & COMMUNITY SERVICES  
P.O. BOX 349  
ST. AUGUSTINE, FL 32085-0349**

**(904) 823-6895  
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**Submission Date: May, 2005**

# ***LOCAL HOUSING ASSISTANCE PLAN (HAP)***

## **ST. JOHNS COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)**

**STATE FISCAL YEARS 2005-2008 (YEARS 14, 15 & 16)**

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**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
LOCAL HOUSING ASSISTANCE PLAN**

**ST. JOHNS COUNTY, STATE FY 2005/06, 2006/07, 2007/08**

**I. PROGRAM DESCRIPTION**

*Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.*

**A. Name of Jurisdiction:** St. Johns County, *Section 420.9072(5), F.S.*

**Interlocal Agreement:** There is no interlocal agreement in St. Johns County; funds may be used throughout the County, including the three incorporated municipalities—the City of St. Augustine, the City of St. Augustine Beach, and the Town of Hastings.

**B. Purpose of the program:** *Section 420.9072, F.S.* Creation of the plan is for the purpose of meeting the housing needs of the very-low, low and moderate income households, to expand production of and reserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

**C. Fiscal years covered by the Plan:** State fiscal years 2005/06, 2006/2007 and 2007/08.

**D. Governance:** *Chapter 67-37.005(3) and (5)(i) F.A.C. and Section 420.9071 (14) F.S.* The SHIP Program is established in accordance with Section 420.907.9079, Florida Statutes and Chapter 67-37.007, Florida Administrative Code. The SHIP Program does further the housing element of the St. Johns County Comprehensive Plan.

**E. Local Housing Partnership:** *Section 420.9072 (1)(a), F.S.* SHIP Program encourages building active partnerships between government, lenders, builders, and developers, real estate professionals, advocates for low-income persons and community groups.

**F. Leveraging:** *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075 (1)(a) and (1)(b3) and (1)(c), F.S.* The Plans are 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:** *Chapter 67-37.005(3), F.A.C.* Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability

**H. Advertising and Outreach:** *Chapter 67-37.005(6)(a), F.A.C.* St. Johns County shall advertise the notice of funding availability 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. **Discrimination:** *Section 420.9075(3)©, F.S.* In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familiar status, national origin, or handicap in the award application process or eligible housing.

J. **Support Services and Counseling:** *Chapter 67-37.005(5)(g), F.A.C.* Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

K. **Purchase Price Limits:** *Section 420.9075(4)©, F.S. and Chapter 67-37.007(6), F.A.C.*

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 median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

Independent Study (copy attached)

U.S. Treasury Department

Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

L. **Income Limits, Rent Limits and Affordability:** *Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.* The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), 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.

Income Category Definitions:

Very-low income is defined as 50% or less of area median income as adjusted to household size.

Low income is defined as 80% or less of area median income as adjusted to household size.

Moderate income is defined as 120% or less of area median income as adjusted to household size.

M. **Wages to Work:** *Chapter 67-37.005(6)(b)(7)F.A.C.* Should an eligible sponsor be used, the St. Johns County has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

**N. Monitoring and First Right of Refusal:** *Section 420.9075(3)(e) and (4) (f), F.S.*

In the case of rental housing, the staff or 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 the same 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 \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility shall be monitored annually for at least 15 years or the term of assistance which ever 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.

**O. Administrative Budget:** *Chapter 67-37.005(6)(f)3, F.A.C.*. A detailed listing including line-item Budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

St. Johns County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund.

St. Johns County 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

*St. Johns County has adopted the above findings in the attached resolution, **Exhibit E**.*

## II. LHAP HOUSING STRATEGIES

### 1. Purchase Assistance--New Construction

A. **Summary:** This program assists home buyers by providing loans (second mortgages) for down payment, closing costs, and principal buy-down.

B. **Fiscal Years Covered:** 2005/06, 2006/2007 and 2007/2008.

C. **Income Categories to be served:** are Very-Low, Low and Moderate, i.e., equal to or less than 120 percent of Area Median Income. (*See section "L" of Program Description for income category definitions.*)

D. **Maximum award:** is noted on the Housing Delivery Goals Charts.

E. **Terms, Recapture and Default:** A zero interest deferred loan/mortgage will be executed and will stay in effect for the length of the first mortgage (coterminous) from the date of closing. A mortgage for the SHIP deferred loan will be executed and will stay in effect from the date of closing for the length of the first mortgage. Due upon sale, transfer or refinance, the amount of repayment will be equal to: the original amount of purchase assistance plus a percentage of the net gain (increased value) based upon the sales price or in the case of a transfer or refinance the net gain will be calculated using the current appraised value. The percentage used to determine the County's share of the gain will be equal to the amount of the original purchase assistance divided by the original purchase price. Any repayment is to be made to the St. Johns County Local Housing Assistance Trust Fund.

#### F. Recipient Selection Criteria:

1. Applicants must complete the initial requirements of attending an orientation, homeowner classes, and credit counseling.
2. The applicant must be approved for a first mortgage by a participating lender.
3. The participant must contribute a minimum of \$500 (usually the purchase binder) towards the purchase of the home and must have \$300 in a bank account at the time of the loan.
4. When awarding funds, preference will be given to first to very-low income applicants, then low income applicants, with any remaining funds used to service moderate income applicants.

#### G. Sponsor Selection Criteria:

#### H. Additional Information:

1. Single-family houses and condominiums are eligible. Mobile homes are not.
2. Construction perm loans are permitted for approved builders. Approved builders must be able to provide a valid building contract/construction agreement, specification sheet, and floor plan to the SHIP Office. Approved builders will secure their own construction financing with a participating lender. Building contracts/construction agreements submitted to the SHIP Office are subject to review by a real estate attorney.
3. The home to be purchased must be located in St. Johns County.
4. Participating lenders agree to abide by specific underwriting guidelines established by the lenders' consortium. Owner-financing cannot be utilized.
5. The PITI must meet the affordability criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a higher percentage.
6. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.



## **2. Purchase Assistance—Existing Properties with Rehabilitation**

**A. Summary:** This program assists home buyers by providing loans (second mortgages) for down payment, closing costs, and principal buy-down.

**B. Fiscal Years Covered:** 2005/06, 2006/2007 and 2007/2008.

**C. Income Categories to be served:** are Very-Low, Low and Moderate, i.e., equal to or less than 120 percent of Area Median Income. *(See section "L" of Program Description for income category definitions.)*

**D. Maximum award:** is noted on the Housing Delivery Goals Charts.

**E. Terms, Recapture and Default:** A zero interest deferred loan/mortgage will be executed and will stay in effect for the length of the first mortgage (coterminous) from the date of closing. A mortgage for the SHIP deferred loan will be executed and will stay in effect from the date of closing for the length of the first mortgage. Due upon sale, transfer or refinance, the amount of repayment will be equal to: the original amount of purchase assistance plus a percentage of the net gain (increased value) based upon the sales price or in the case of a transfer or refinance the net gain will be calculated using the current appraised value. The percentage used to determine the County's share of the gain will be equal to the amount of the original purchase assistance divided by the original purchase price. Any repayment is to be made to the St. Johns County Local Housing Assistance Trust Fund.

### **F. Recipient Selection Criteria:**

1. Applicants must complete the initial requirements of attending an orientation, homeowner classes, and credit counseling.
2. The applicant must be approved for a first mortgage by a participating lender.
3. The participant must contribute a minimum of \$500 (usually the purchase binder) towards the purchase of the home and must have \$300 in a bank account at the time of the loan.
4. When awarding funds, preference will be given first to very-low income applicants, then to low income applicants, with any remaining funds used to service moderate income clients.

**G. Sponsor Selection Criteria:** n/a

### **H. Additional Information:**

1. Single-family houses and condominiums are eligible. Mobile homes are not.
2. Construction perm loans are permitted for approved builders. Approved builders must be able to provide a valid building contact/construction agreement, specification sheet, and floor plan to the SHIP Office. Approved builders will secure their own construction financing with a participating lender. Building contracts/construction agreements submitted to the SHIP Office are subject to review by a real estate attorney.
3. The home to be purchased must be located in St. Johns County.
4. Participating lenders agree to abide by specific underwriting guidelines established by the lenders' consortium. Owner-financing cannot be utilized.
5. The PITI must meet the affordability criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a higher percentage.
6. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.

### **3. Rehabilitation**

**A. Summary:** This program assists owner-occupants of St. Johns County with moderate rehabilitation as defined by Rule 67-37.002(14), Florida Administrative Code.

**B. Fiscal Years Covered:** 2005/06, 2006/07, and 2007/08.

**C. Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income. *(See section "L" of Program Description for income category definitions.)*

**D. Maximum Award:** is noted on the Housing Delivery Goals Charts.

**E. Terms, Recapture and Default:** A zero interest deferred loan/mortgage will be executed and will stay in effect for a period of 20-years from the date of closing. This deferred loan will be forgiven at a rate of five percent (5%) per year for the 20 year term.

**F. Recipient Selection Criteria:**

1. Assistance is awarded on a first-come/first-ready with preference given to very-low income clients, the elderly and individuals with special needs.
2. The home must be owner-occupied.
3. Property taxes and/or assessments must be current, with no judgments, liens, or third mortgages against the property; any first or second mortgage payments must be current.

**G. Sponsor selection criteria:** The (non-profit) agency administering the Rehabilitation Program will be charged with overseeing the implementation of this program

1. Preference will be given to sponsors that employ personnel from the WAGES and Workforce Development Initiatives programs as required by Rule 67-37.005(6)(a)(2), Florida Administrative Code.

2. Preference will be given to 501(c) (3) agencies with a primary goal of providing affordable housing in St. Johns County which have:

- financial accountability standards which permits County staff to monitor SHIP funds;
- a demonstrated capacity to complete rehabilitation by having experienced/licensed staff who have successfully completed projects similar to those proposed;
- an experience in managing like housing programs for at least five previous years;
- history of serving St. Johns County for three or more years;
- insurance coverage to meet St. Johns County requirements;
- references from other non-profits or previous clients familiar with their work.

**H. Additional Information:**

1. The home must be inspected before, during, and after construction.
2. Mobile homes, rentals, and condominiums are not eligible for assistance.
3. Badly damaged homes may be demolished and rebuilt upon the approval of St. John's County and the availability of funds.
4. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.

#### 4. Disaster Mitigation and Recovery

**A. Summary:** This program assists owner-occupants with emergency repairs and rehabilitation as defined by Rule 67-37, Florida Administrative Code, only in the aftermath of a natural disaster declared by the U. S. President, State of Florida Governor, or the St. Johns County Board of County Commissioners (BCC). Any unencumbered SHIP funds may be authorized for this strategy by the County Administrator, acting for the BCC, with no further amendment required. Use of funds include, but are not limited to, repair/construction of wells and septic tanks, emergency supplies to weatherproof damaged homes as a result of a natural or other disaster; tree and debris removal required to make individual units habitable; temporary repairs to avoid further damage; and soft costs to process assistance applications.

**B. Fiscal Years Covered:** 2005/06, 2006/07, and 2007/08

**C. Income categories to be served:** are Very-Low, Low, and Moderate, i.e., equal to or less than 120 percent of Area Median Income. *(See section "L" of Program Description for income category definitions.)*

**D. Maximum Award:** Is noted on the Housing Delivery Goals Charts.

**E. Terms, Recapture and Default:** A zero interest deferred loan/mortgage will be executed and will stay in effect for a period of 20-years from the date of closing. This deferred loan will be forgiven at a rate of five percent (5%) per year for the 20 year term. The recorded security agreement may not be transferred or assigned.

**F. Recipient Selection Criteria:** Assistance is awarded on a first-come/first-served basis to applicants who meet the following selection criteria.

1. The home must be located in St. Johns County.
2. Applicants income and ownership of the home will be verified in the form of a third party verification.
3. Mobile homes and rentals are not eligible for assistance.
4. Badly damaged homes may be demolished and rebuilt upon the approval of St. John's County and the availability of funds

**G. Sponsor selection criteria:** Given the emergency nature of this program and the fact that St. Johns County has no SHIP rehabilitation construction staff, the (non-profit) agency administering the Rehabilitation Program will be charged with overseeing the implementation of this program. Applications for emergency assistance will be given priority above others on the unencumbered funds for Rehabilitation or other waiting lists. Sponsors are selected as per the criteria listed in the Rehabilitation Strategy.

**H. Additional Information:** Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.

## 5. Non-Profit Developers (Homeownership)

A. **Summary:** This program will encourage new construction by providing purchase assistance through qualified non-profit 501I (3) sponsors to eligible households.

After applying in a cover letter at the beginning of the application period, sponsors may submit individual applications on behalf of participants. Awards will be made to the qualified sponsors on behalf of the eligible participants, and will be available until budgeted funds are depleted or until 60 days prior to the end of the State fiscal year.

B. **Fiscal Years Covered:** 2005/06, 2006/07, and 2007/08.

C. **Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income. *(See section "L" of Program Description for income category definitions.)*

D. **Maximum Award:** Is noted on the Housing Delivery Goals Chart.

E. **Terms, Recapture and Default:** A zero interest deferred loan/mortgage will be executed and will stay in effect for a period of 20-years from the date of closing. This deferred loan will be forgiven at a rate of five percent (5%) per year for the 20 year term

F. **Recipient Selection Criteria:** Assistance is awarded on a first-come/first-ready basis to applicants who meet the following selection criteria.

1. Applications will be considered by SHIP in the order received from non-profits sponsoring them.
2. All applicants must complete the homeowner education/credit counseling requirements of the SHIP Purchase Assistance Program.
3. The household must meet all other statutory requirements of SHIP.

G. **Sponsor selection criteria:**

1. Demonstrated capacity to develop self-help using volunteer labor.
2. Naming of a minimum of one contact person having prior grant experience.
3. History of serving St. Johns County which shows the ability of the organization to successfully complete housing projects similar to those proposed in a timely manner and by the State statutory deadline for expending SHIP program funds.
4. Financial accountability standards which permit the County Finance Department and the SHIP Housing Office to account for and audit the SHIP funds utilized.
5. Experience in developing housing or managing housing programs for a least five years prior to application.
6. Ability to demonstrate or document that these required items are in place: zoning, infrastructure, site control, other financing, cost per unit, and support services.
7. Preference will be given to sponsors that employ personnel from the WAGES and Workforce Development Initiatives programs as required by Rule 67-37.005(6)(a)(2), Florida Administrative Code.

H. **Additional Information:** Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.

## 6. Utility Tap and Connection Fees

A. **Summary:** This program will replace failing septic systems and old wells by paying for connections to central water and wastewater for homeownership units. All tap and connection fees may be paid, abandoning private wells and closing septic tanks may also be funded, as well as any related plumbing costs.

B. **Fiscal years Covered:** 2005/06, 2006/07, and 2007/08.

C. **Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income. *(See section "L" of Program Description for income category definitions.)*

D. **Maximum Award:** Is noted on the Housing Delivery Goals Charts.

E. **Terms, Recapture and Default:** This strategy may be funded as a grant, with no repayment required.

F. **Recipient Selection Criteria:** Assistance is awarded on a first-come/first-ready basis to applicants who meet the following selection criteria.

1. The owner-occupied home must be located in St. Johns County.
2. Mobile homes and rentals are not eligible for assistance.
3. The households must be connecting to public water and/or sewer.
4. True emergencies referred by the State Environmental Health Department or social services agencies will be handled immediately or as funds are available.
5. The assessed value of the home may not exceed the maximum purchase of the existing house program.

G. **Sponsor Selection Criteria:** n/a

D. **Additional Information:** Other financing sources: Utility providers may or may not offer financing options for those residents whose costs will exceed the SHIP maximum.

## **7. Rental: Apartment Development (Multi-family)**

**A. Summary:** This program will directly fund or leverage funds for rental developments agreeing to reserve a certain percentage of units, (as determined by the Housing Finance Authority Board) as affordable housing. Developers receiving assistance from both SHIP and the Housing Credit Program shall be required to comply with the income, affordability and other Housing Credit requirements. Similarly, any units receiving assistance from SHIP and other federal, state, or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP program requirements

**B. Fiscal Years Covered:** 2005/06, 2006/07, and 2007/08.

**C. Income Categories to be Served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income (AMI). *(See section "L" of Program Description for income category definitions.)*

**D. Maximum Award:** is noted on the Housing Delivery Goals Charts.

### **E. Terms, Recapture and Default:**

1. Housing units may be owned privately or by a non-profit or public entity.
2. The SHIP-assisted units will remain affordable for very-low and low income house-holds for a minimum of fifteen (15) years or the term of assistance, whichever period is longer.
3. SHIP-assisted rental housing offered for sale prior to the end of the 15-year period or that have remaining mortgages funded under this program must give a first right of refusal to eligible non-profit organizations or St. Johns County Government for purchase at the current market value for continued occupancy by eligible residents (Section 420.9075(4)(f), Florida Statutes). This assurance will be guaranteed through an executed transferable developer's agreement to assure that cost savings are passed onto the assisted renter households so that all SHIP assisted units will remain affordable for the affordability period.
4. A transferable developer's agreement will also be required to assure that income information will be documented upon lease of each unit and made available on or before May 30 of each year to the SHIP Office, unless the development receives Housing Credit or other financing that requires tenant income reporting.
5. Funding must be approved prior to receiving a Certificate of Occupancy.

**F. Recipient/Sponsor Selection Criteria:** Assistance will be awarded following a request for proposals published in The St. Augustine Record to one or more developers (for-profit and/or non-profit) who meet the following selection criteria.

1. Developments must be located in St. Johns County.
2. Up to 50 percent of the project costs may be provided with the execution of a Land Use Restriction Agreement to assure the 15-year affordability.
3. Numbers or percentages of units reserved for specific area median incomes, populations, or geographic areas may be specified.
4. Proposed developments must meet all threshold requirements.
5. Other criteria such as staffing, capacity, experience in rental projects may be used.
6. Preference will be given to sponsors that employ personnel from the WAGES and Workforce Development Initiatives programs as required by Rule 67-37.005(6)(a)(2), F.A.C.

**G. Additional Information:** Other funding sources may include the Housing Credit, HOME, RECD, SAIL, and other related programs, as well as private lending sources and developer resources.

## **8. Rental: Special Needs Housing (Non-Profit Organizations)**

**A. Summary:** This program will provide funding for new construction and/or rehabilitation of temporary or transitional housing established for special needs housing groups through qualified non-profit 501(c)(3) sponsors, on a reimbursement basis. A request for proposals will be advertised a month in advance of accepting applications in the local newspaper. Awards will be made to one or more qualified sponsors on behalf of residents of the facility.

**B. Fiscal years Covered:** 2005/06, 2006/07, and 2007/08.

**C. Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income.

**D. Maximum Award:** is noted on the Housing Delivery Goals Charts.

**E. Terms, Recapture and Default:** This strategy may be funded as a grant, with no repayment required along with the execution of a Land Use Restriction Agreement to assure the 15- year affordability.

**F. Recipient /Sponsor Selection Criteria:** Assistance is awarded on a competitive basis to applicant-sponsors who meet the following selection criteria.

1. Preference will be given to eligible sponsors that employ personnel from the WAGES and Workforce Development Initiatives programs as required by Rule 67-37.005(6)(a)(2), Florida Administrative Code.

2. Funds must be expended in St. Johns County.

3. They must provide shelters or group homes to domestic violence victims, persons with developmental disabilities or mental illnesses, elderly or disabled adults, runaway/abandoned children, or similar populations as defined in 67.37.002(13), Florida Administrative Code.

4. They have successfully completed projects similar to those being proposed, and in a timely manner, thus demonstrating capacity to develop affordable housing;

5. Their financial accountability standards permit the County Finance Department and the SHIP staff to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP program relating to beneficiaries and units assisted;

6. They have administrative capacity to provide all necessary income and demographic documentation, by May 30 of the year monies are expended, in order to meet the state statutory requirements of the SHIP program relating to beneficiaries, units assisted, and state statutory deadline for expending SHIP program funds;

7. They can demonstrate or document that these required items are in place: zoning, infrastructure, site control, other financing, cost per unit, and support services;

8. There is one contact person named, preferably having prior grant experience.

**G. Additional Information:** Other financing sources may or may not be available; they include private lenders or grants from other organizations or government programs.

## **9. Purchase Assistance—State & Federal Program Additional Purchase Subsidy**

**A. Summary:** This program assists home buyers participating in the following purchase assistance programs: HOME, HAP and USDA Rural Development by providing loans (second mortgages) for additional down payment, closing costs, and principal buy-down.

**B. Fiscal Years Covered:** 2005/06, 2006/2006 and 2007/2008.

**C. Income categories to be served:** are Very-Low and Low. *(See section "L" of Program Description for income category definitions.)*

**D. Maximum Award:** is noted on the Housing Delivery Goal Charts.

**E. Terms, Recapture and Default:** A deferred loan/mortgage will be executed and will stay in effect for the length of the first mortgage (coterminous) from the date of closing. A mortgage for the SHIP deferred loan will be executed and will stay in effect from the date of closing for the length of the first mortgage. Due upon sale, transfer or refinance, the amount of repayment will be equal to: the original amount of purchase assistance plus a percentage of the net gain (increased value) based upon the sales price or in the case of a transfer or refinance the net gain will be calculated using the current appraised value. The percentage used to determine the County's share of the gain will be equal to the amount of the original purchase assistance divided by the original purchase price. Any repayment is to be made to the St. Johns County Local Housing Assistance Trust Fund.

### **F. Recipient Selection Criteria:**

1. Applicants must complete the initial requirements of attending an orientation, homeowner classes, and credit counseling.
2. The applicant must be approved for a first mortgage by a participating lender.
3. The participant must contribute a minimum of \$500 (usually the purchase binder) towards the purchase of the home and must have \$300 in a bank account at the time of the loan.
4. When awarding funds, preference will be given to first to very-low income applicants, then low income applicants, with any remaining funds used to service moderate income applicants.
5. Applicant must meet the eligibility criteria and already be participating in HOME, HAP or USDA Rural Developments' Home Ownership Programs.

**G. Additional Information:** Other required funding sources are: Rural Development, HAP or HOME. Additional funding sources may include lending institutions.

1. Single-family houses and DCF approved modular homes are eligible. Mobile homes are not.
2. Construction perm loans are permitted for approved builders. Approved builders must be able to provide a valid building contract/construction agreement, specification sheet, and floor plan to the SHIP Office. Approved builders will secure their own construction financing with a participating lender. Building contracts/construction agreements submitted to the SHIP Office are subject to review by a real estate attorney.
3. The home to be purchased must be located in St. Johns County.
4. Participating lenders agree to abide by specific underwriting guidelines established by the lenders' consortium. Owner-financing cannot be utilized.
5. The PITI must meet the affordability criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a higher percentage.
6. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOME.



### III. LHAP INCENTIVE STRATEGIES *Section 420.9071 (16), F.S.*

**A. Expedited Permitting for Affordable Housing:** Permits as defined in s. 163.3164 (7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

- a. **Established Policy and Procedures:** In September, 1993, the County instituted the Development Review Committee (DRC) to establish uniform requirements and procedures for submittal and review of applications for development plan approval, to implement the goals and policies of the Comprehensive Plan, and to ensure compliance with all applicable land development regulations. The eighteen-member committee representing planning, zoning, growth management, transportation, utilities, environmental health, fire service, 911 addressing, building, codes, survey, environmental planning, and landscaping, reviews all proposed developments (such as subdivisions or multi-family) within 20 working days, then meets with the developer to discuss their independent findings at a joint DRC meeting.

According to the Development Applications Coordinator, this procedure continues to work well. The County complies with the 20-working day original review period and the 10-day follow-up reviews for most developments. The total review time usually exceeds 40 days, due to the quality of the corrections made by the developers, as well as the time they take to revise incorrect data on the original submittal.

Adopted February 24, 1998, by Resolution 98-48. Developers planning affordable housing projects will be directed to the Housing Office by any staff receiving questions. Housing staff can work with the developer to determine, quantitatively, if the project is truly affordable (i.e., the anticipated payments do not exceed 30% of the very-low to moderate income categories, or if rents do not exceed standard limits adjusted for bedroom size). Upon issuance of an "Affordable Housing Development" (AHD) designation, a sheet to be attached to all copies submitted for development review, the developer is assured that the original review time may be reduced by up to 50 percent. Rezoning requests may be facilitated in agenda placement for committee and Board of County Commissioners' review.

St. Johns County's permitting process has been centralized and expedited with the location of all applicable permitting departments in one facility. It has cut down on developers' time expended on obtaining permits. The Comprehensive Plan adopted by Ord. 90-53, Policy E.1.1.4(a), adopted in December, 1990, and amended by Policy C.1.1.4, adopted by Ordinance 2000-34, and amended by Policy C.1.1.4, adopted by Ordinance 2000-34, recommended this change.

According to the Director of the Building Services Division, review time for all new single-family plans remains at approximately 2.4 working days. Permits can be applied for in advance of lot purchase closing so delays can be avoided by careful planning.

**B. 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.

a. **Established Policy and Procedures:** The SHIP-required Affordable Housing Advisory Committee (AHAC) was transformed to the Housing Revitalization Agency (HRA) and thence to the Housing Advisory Committee (HAC) with policy-reviewing responsibilities. This incentive was adopted by the original ordinance establishing the SHIP Program on April 23, 1993 (93-21) and the “glitch” ordinance required by the State to amend Resolution 93-21 on July 27, 1993 (93-36). It was also covered by the Local Affordable Housing Incentive Plan (LAHIP), which was adopted on April 1, 1994. The HRA became the Housing Advisory Committee (HAC) by Resolutions 99-61 and 99-112, and the HAC responsibilities were added to the Housing Finance Authority on March 13, 2001 by Resolution 2001-41. The board was increased from 5 to 7 members and serves as a “clearing house” for affordable housing issues. In addition, the Planning and Zoning Agency and Board of County Commissioners (BCC) review policies, ordinances, regulations and plan provisions affecting affording housing.

**ADMINISTRATIVE EXPENSES (estimated)**

**EXHIBIT A**

*STATE FISCAL YEARS 2005/06, 2006/07, 2007/08*

ITEM DESCRIPTION	FY 2005-06	FY 2006-07	FY 2007-08
51200 Regular Salaries (2 FTE)*	\$68,000	\$69,000	\$70,000
50210 FICA/Medicare	4,600	4,700	4,800
52220 Retirement Contribution	5,600	5,700	5,900
52300 Life & Health Insurance	7,200	7,400	7,600
52400 Workers Compensation	420	500	525
<b>SUBTOTAL: PERSONAL SERVICES</b>	<b>\$85,820</b>	<b>\$87,300</b>	<b>\$88,825</b>
53120 Contract Services	0	0	0
54000 Travel & Per Diem	2,000	1,500	1,500
54100 Communications	2,500	2,750	3,000
54400 Equipment Lease	0	0	0
54110 Postage	500	500	500
54500 Insurance	5,205	6,000	6,500
54920 Advertising	2,000	2,400	2,800
55100 Office Supplies	1,500	1,750	2,000
55405 Dues & Membership	200	200	200
<b>SUBTOTAL: OPERATING EXPENSES</b>	<b>\$13,905</b>	<b>\$15,100</b>	<b>\$16,500</b>
<b>TOTAL ESTIMATED ADMIN. EXPENSES*</b>	<b>\$99,725</b>	<b>\$102,400</b>	<b>\$105,325</b>
<b>SHIP Allocation</b>	<b>\$1,056,625</b>	<b>\$1,056,625</b>	<b>\$1,056,625</b>
<i>Administration 10% of Allocation</i>	<i>\$105,662</i>	<i>\$105,662</i>	<i>\$105,662</i>
<i>Administration 5% of Program Income</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Total Administration from SHIP*</i>	<i>\$105,662</i>	<i>\$105,662</i>	<i>\$105,662</i>
*St. Johns County will contribute the balance beyond the administration cap for the second position if the cap is exceeded.			

TIMETABLE FOR STATE FISCAL YEAR 2005/06

St. Johns County

EXHIBIT B

Program Activities	Yr.	2004												2005												2006												2007					
		7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6						
Advertise Availability of Funds			X		X									X		X		X														X		X			X						
Application Period (Comp. Bids)						X																																					
Application Period (On-going)		X	X	X	X	X								X		X		X		X		X		X		X		X		X		X		X		X							
Encumber Funds														X																								X					
Expend Funds														X																								X					
Submit Annual Report				X											X																							X					

Directions:  
 Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in codes below on applicable activity line under month and year the activity will be initiated or completed.  
 At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year)
- 4) Submit Annual Report to FHFC (September 15th)



## TIMETABLE FOR STATE FISCAL YEAR 2007/08

St. Johns County

EXHIBIT B

Program Activities	Yr.	2006												2007												2008												2009					
		Mo.	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6					
Advertise Availability of Funds				X	X	X	X		X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
Application Period (Comp. Bids)					X												X																										
Application Period (On-going)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
Encumber Funds													X													X												X					
Expend Funds													X											X														X					
Submit Annual Report					X										X													X															

**Directions:**

- Type in the applicable years across the top line.  
 List Program Activities down left hand side. Type in codes below on applicable activity line under month and year the activity will be initiated or completed.  
 At a minimum the following activities should be included:
- 1) Advertise availability of funds and application period
  - 2) Encumbrance of funds (12 months following end of State Fiscal Year)
  - 3) Expenditure of funds (24 months following end of State Fiscal Year).
  - 4) Submit Annual Report to FHFC (September 15th)

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005/06

St. Johns County

\$1,056,662 Total Projected Available Funds

EXHIBIT C

Please check applicable box:  
Amendment:  New Plan:  Amendment:

Fiscal Yr. Closeout:  New Plan:  Amendment:

HOME OWNERSHIP STRATEGIES	Units Awarded	Max SHIP Award	Units	Max SHIP Award	Units	Max SHIP Award	Units	Max SHIP Award	Units	A			B			C			D		E		Total Units	
										New Construction	Rehab	Repair	Rehab	Repair	W/Unit Conversion	New Construction	Rehab	Repair	Total SHIP Dollars	Percentage	Total Units			
1. Purchase Asst., New Constr.	1	\$40,000	0	\$30,000	0	\$7,500	0	\$40,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	3.8%	1
2. Purchase Asst., Exist. w/Rehab.	0	\$40,000	0	\$30,000	0	\$7,500	0	\$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0	
3. Rehabilitation	9	\$30,000	5	\$20,000	0	\$0	0	\$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	35.0%	14	
4. Disaster Recovery/Mitigation	0	\$20,000	0	\$15,000	0	\$10,000	0	\$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0	
5. Non-Profit Developer	3	\$20,000	1	\$15,000	0	\$0	0	\$75,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	7.1%	4	
6. Tap/Connection Fee	8	\$7,500	3	\$5,000	0	\$0	0	\$75,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	7.1%	11	
7. Purchase Asst. Subsidy	10	\$20,000	7	\$15,000	0	\$0	0	\$305,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	28.9%	17	
Subtotal 1 (Homeownership)	21		16		0			\$495,000		\$370,000				\$855,000								81.9%	47	
8. Special Needs Housing (N-P)	5	\$5,000	0	\$5,000	0	\$0	0	\$25,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	2.4%	5	
7. Apl. Development (M-F)	0	\$5,000	0	\$5,000	0	\$0	0	\$0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0	
Subtotal 2 (Non-Homeownership)	5		0		0			\$25,000		\$25,000				\$25,000								2.4%	5	
Admin. From Program Income								\$99,725		\$99,725				\$99,725								10.1%	5	
Homeownership Counseling								\$1,500		\$1,500				\$1,500								3.3%	5	
GRAND TOTAL	26		16		0			\$495,000		\$395,000				\$890,000								84.2%	52	
Percentage Construction/Rehab		Calculate Contr./Rehab Percent. by adding Grand Total Column A&B, then divide by Annual Allocation Amt.																						
Purchase Price:		New										Existing												
Allocation (total avail.\$) Breakdown		Amount										%												
Very-Low Income (V)*		\$357,856										33.9%												
Low Income (L)**		\$109,822										10.4%												
Moderate Income (M)***		\$0										0.0%												
TOTAL		\$467,678										44.3%												

Av. Cost per Rehab: \$20,000.00  
 Av. Cost per Rehab. Low: \$15,000.00  
 Av. Cost per Tap Fee: \$6,507.00

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR 2006/07

St. Johns County

\$1,056,662 Total Projected Available Funds

Please check applicable box.  
Amendment, enter number.

New Plan:  X

Amendment:

Fiscal Yr. Crossover:

**EXHIBIT C**

HOME OWNERSHIP STRATEGIES	Units	Max. SHIP Award/Unit	Units	Max. SHIP Award/Unit	Units	Max. SHIP Award/Unit	A			B			C			D		E		Total Units		
							New Const. SHIP Dollars	Rehab./Repair SHIP Dollars	W/out Const. SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars	Total SHIP Dollars		Total SHIP Dollars	Total SHIP Dollars
1. Purchase Asst., New Constr.	1	\$40,000	0	\$30,000	0	\$7,500	\$40,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$40,000	\$0	\$0	\$40,000	3.8%	1
2. Purchase Asst., Exist. w/Rehab.	0	\$40,000	0	\$30,000	0	\$7,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
3. Rehabilitation	9	\$30,000	5	\$20,000	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	35.0%	14
4. Disaster Recovery/Mitigation	0	\$20,000	0	\$15,000	0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
5. Non-Profit Developer	3	\$20,000	1	\$15,000	0	\$0	\$75,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$75,000	\$0	\$0	\$75,000	7.1%	4
6. Tap/Connection Fee	9	\$7,500	2	\$5,000	0	\$0	\$77,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$77,500	\$0	\$0	\$77,500	7.3%	11
7. Purchase Asst. Subsidy	10	\$20,000	7	\$15,000	0	\$0	\$305,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$305,000	\$0	\$0	\$305,000	28.9%	17
Subtotal 1 (Homeownership)	22		15		0		\$497,500	\$370,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$867,500	\$0	\$0	\$867,500	82.1%	47
7. Apt. Development (M-F)	4	\$5,000	0	\$5,000			\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000	\$0	\$0	\$20,000	1.9%	4
8. Special Needs Housing (N-P)	0	\$5,000	0	\$5,000			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
Subtotal 2 (Non-Homeownership)	4		0				\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000	\$0	\$0	\$20,000	1.9%	4
Admin. From Program Income							\$102,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$102,400	\$0	\$0	\$102,400	10.4%	4
Homeownership Counseling							\$1,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$0	\$0	\$1,500	3.3%	4
<b>GRAND TOTAL</b>	<b>26</b>		<b>15</b>		<b>0</b>		<b>\$497,500</b>	<b>\$390,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,014,900</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,014,900</b>	<b>100.0%</b>	<b>51</b>

Percentage Construction/Rehab  
Maximum Allowable  
Purchase Price:

Calculate Contr./Rehab Percent by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.  
84.0%

Allocation (Total avail.\$) Breakdown	Amount	%	Projected Program Income	Projected Recaptured Funds	Distribution/Allocation	Total Available Funds
Very-Low Income (V)*	\$359,463	34.0%	\$45,000	\$120,000	\$989,175	\$1,056,625
Low Income (L)**	\$103,215	9.8%				
Moderate Income (M)***	\$0	0.0%				
<b>TOTAL</b>	<b>\$462,678</b>	<b>43.8%</b>				

Av. Cost per Rehab. Very-Low: \$20,000.00  
Av. Cost per Rehab. Low: \$15,000.00  
Av. Cost per Tap Fee: \$6,607.00



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

**STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2007/08**

St. Johns County

\$1,056,662 Total Projected Available Funds

Total sheet applicable box: Amendment, enter number:	11
New Plan:	X
Amendment:	
Fiscal Yr-Closeout:	

**EXHIBIT C**

HOME OWNERSHIP STRATEGIES	Yr Units	Max SHIP Award/Unit	Yr Units	Max SHIP Award/Unit	Yr Units	Max SHIP Award/Unit	A			B			C			D			E			F			
							New Constr. SHIP Dollars	Rehab/Repair SHIP Dollars	W/Out Constr. SHIP Dollars	New Constr. SHIP Dollars	Rehab/Repair SHIP Dollars	W/Out Constr. SHIP Dollars	New Constr. SHIP Dollars	Rehab/Repair SHIP Dollars	W/Out Constr. SHIP Dollars	New Constr. SHIP Dollars	Rehab/Repair SHIP Dollars	W/Out Constr. SHIP Dollars	Total SHIP Dollars	Total Percentages	Total Units				
1. Purchase Asst., New Constr.	1	\$40,000	0	\$30,000	0	\$7,500	\$40,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	3.8%	1
2. Purchase Asst., Exist. w/Rehab.	0	\$40,000	0	\$30,000	0	\$7,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
3. Rehabilitation	9	\$30,000	5	\$20,000	0	\$0	\$0	\$0	\$0	\$370,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	35.0%	14
4. Disaster Recovery/Mitigation	0	\$20,000	0	\$15,000	0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
5. Non-Profit Developer	3	\$20,000	1	\$15,000	0	\$0	\$75,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	7.1%	4
6. Tap/Connection Fee	7	\$7,500	2	\$5,000	0	\$0	\$62,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	5.9%	9
7. Purchase Asst. Subsidy	10	\$20,000	7	\$15,000	0	\$0	\$305,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	28.9%	9
<b>Subtotal 1 (Homeownership)</b>	<b>20</b>		<b>15</b>		<b>0</b>		<b>\$482,500</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>80.7%</b>	<b>45</b>
<b>RESIDENTIAL STRATEGIES</b>																									
7. Apt. Development (M-F)	4	\$5,000	0	\$5,000						\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	1.9%	4
8. Special Needs Housing (N-P)	0	\$5,000	0	\$5,000						\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0
<b>Subtotal 2 (Non-Homeownership)</b>	<b>4</b>		<b>0</b>		<b>0</b>					<b>\$20,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>1.9%</b>	<b>4</b>
Admin. From Program Income										\$105,325	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	10.6%	
Homeownership Counseling										\$2,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	4.4%	
<b>GRAND TOTAL</b>	<b>24</b>		<b>15</b>		<b>0</b>		<b>\$482,500</b>	<b>\$0</b>	<b>\$0</b>	<b>\$390,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>100.0%</b>	<b>49</b>

Percentage Construction/Rehab: Calculate Constr./Rehab Percent by adding Grand Total Column A&B, then divide by Annual Allocation Amt.

Maximum Allowable Purchase Price: 

New	\$140,000	Existing	\$140,000
-----	-----------	----------	-----------

Allocation (total avail.\$) Breakdown: 

Amount	%
Very-Low Income (V)*	32.8%
Low Income (L)**	9.8%
Moderate Income (M)***	0.0%
<b>TOTAL</b>	<b>42.6%</b>

Projected Program Income:	\$45,000
Projected Recaptured Funds:	\$120,000
Distributor/Allocation:	\$989,175
<b>Total Available Funds:</b>	<b>\$1,056,675</b>

Av. Cost per Rehab: \$20,000.00  
 Av. Cost per Rehab, Low: \$15,000.00  
 Av. Cost per Tap Fee: \$6,607.00

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

**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, religion, color, age, sex, familial or marital status, handicap, 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 Corporation 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 Corporation 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 Corporation 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 Corporation as soon as possible.

**EXHIBIT D**

- (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.
- (18) The Plan Meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida \_\_\_\_\_ *has* or   X   *has not* been implemented.

\_\_\_\_\_  
Witness

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

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Ben W. Adams, Jr., St. Johns County  
Administrator

\_\_\_\_\_  
Date

OR

\_\_\_\_\_  
Attest:  
(Seal)

**RESOLUTION 2005-\_\_\_\_\_**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, APPROVING THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (HAP) COVERING STATE FISCAL 2005/06, 2006/07, AND 2007/08, AND SETTING AN EFFECTIVE DATE.**

**WHEREAS**, St. Johns County, Florida, has been eligible to receive funding under the State Housing Initiatives Partnership (SHIP) Program since inception in 1992;

**WHEREAS**, in order to be eligible for continued SHIP funding by the Florida Housing Finance Corporation (FHFC), St. Johns County must adopt a Local Housing Assistance Plan that provides a concise description of its Housing Program Strategies and Local Affordable Housing Incentive Strategies; and

**WHEREAS**, the Board of County Commissioners of St. Johns County finds that five percent of the local housing distribution and five percent of program income are insufficient to adequately pay the administrative costs of the Local Housing Assistance Plan.

**NOW THEREFORE BE IT RESOLVED** by the Board of County Commissioners of St. Johns County, Florida, that the SHIP HAP covering FY 2005/06, 2006/07, 2007/08 is adopted as follows.

**SECTION 1:** The HAP contains provisions for nine Program Strategies: Purchase Assistance--New Construction; Purchase Assistance--Existing House with Rehabilitation; Rehabilitation (owner-occupied); Disaster Recovery and Mitigation; Non-Profit Developers; Utility Tap/Connect Fees; Rental: Apartment Complex; Rental: Special Needs Housing and State and Federal Program Purchase Assistance Subsidy.

**SECTION 2:** Ten percent of St. Johns County SHIP allocation plus five percent of program income shall be used for the administration of the program.

**Exhibit E**

SECTION 3: All SHIP funds allocated, awarded, and amended by the State of Florida in the years covered by the HAP are hereby accepted.

SECTION 4: The County Administrator is hereby authorized to reflect any subsequent budgetary changes of the FHFC Housing Delivery Goals Charts related to this HAP.

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

**PASSED AND ADOPTED** this \_\_\_\_\_ day of May, 2005.

BOARD OF COUNTY COMMISSIONERS  
OF ST. JOHNS COUNTY, FLORIDA

By: \_\_\_\_\_  
Bruce Maguire, Chair

ATTEST: CHERYL STRICKLAND, CLERK

By: \_\_\_\_\_  
Deputy Clerk

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM  
INFORMATION SHEET

LOCAL GOVERNMENT: St. Johns County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Bruce Maguire, Chair, Board of County Commissioners

ADDRESS: P.O. Box 349, St. Augustine, FL 32084-0349

SHIP ADMINISTRATOR: Dana Leth, Homeownership Programs Administrator

ADDRESS: P.O. Box 349, St. Augustine, FL 32084-0349

TELEPHONE:( 904 ) 827-6895 FAX:( 904 ) 823-2481

EMAIL ADDRESS: ship@co.st-johns.fl.us

ADDITIONAL SHIP CONTACTS: Tom Crawford, Director of Housing & Community Services

ADDRESS: P.O. Box 349, St. Augustine, FL 32084-0349

EMAIL ADDRESS: tcrawford@co.st-johns.fl.us

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):  
No

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: \_\_\_\_\_

MAIL DISBURSEMENT TO: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

\_\_\_\_\_  
\_\_\_\_\_

Florida Housing Finance Corporation  
Average Purchase Price Limits

City or County MSA	90% Average New Home	90% Average Existing Home	Expires
<b>Daytona Beach MSA</b> <i>Flagler County</i> <i>Volusia County</i>	\$ 131,510.00	\$ 108,400.00	June 30, 2006
<b>Fort Lauderdale MSA</b> <i>Broward County</i>	\$ 229,413.00	\$ 152,180.00	June 30, 2006
<b>Fort Myers - Cape Coral MSA</b> <i>Lee County</i>	\$ 188,114.00	\$ 144,867.00	June 30, 2006
<b>Fort Pierce - Port St. Lucie MSA</b> <i>Martin County</i> <i>St. Lucie County</i>	\$ 145,480.00	\$ 166,698.00	June 30, 2006
<b>Fort Walton Beach MSA</b> <i>Okaloosa County</i>	\$ 176,129.00	\$ 141,624.00	June 30, 2006
<b>Gainesville MSA</b> <i>Alachua County</i>	\$ 131,603.00	\$ 103,140.00	June 30, 2006
<b>Jacksonville MSA</b> <i>Clay County</i> <i>Duval County</i> <i>Nassau County</i> <i>St. Johns County</i>	\$ 153,996.00	\$ 134,431.00	June 30, 2006
<b>Lakeland - Winter Haven MSA</b> <i>Polk County</i>	\$ 116,658.00	\$ 87,827.00	June 30, 2006
<b>Melbourne - Titusville - Palm Bay MSA</b> <i>Brevard County</i>	\$ 121,390.00	\$ 105,935.00	June 30, 2006
<b>Miami MSA</b> <i>Miami - Dade County</i>	\$ 199,117.00	\$ 163,487.00	June 30, 2006
<b>Naples MSA</b> <i>Collier County</i>	\$ 276,263.00	\$ 246,200.00	June 30, 2006
<b>Ocala MSA</b> <i>Marion County</i>	\$ 116,360.00	\$ 87,842.00	June 30, 2006
<b>Orlando MSA</b> <i>Lake County</i> <i>Orange County</i> <i>Osceola County</i> <i>Seminole County</i>	\$ 163,795.00	\$ 122,711.00	June 30, 2006
<b>Panama City MSA</b> <i>Bay County</i>	\$ 148,028.00	\$ 111,807.00	June 30, 2006
<b>Pensacola MSA</b> <i>Escambia County</i> <i>Santa Rosa County</i>	\$ 124,378.00	\$ 104,889.00	June 30, 2006