

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

* * * * *

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

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

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

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

WHEREAS, as required by Chapter 67-37.005(6) (f) 3, F.A.C, .It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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.

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

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

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY FLORIDA that:

Section 1: The Board of County Commissioners of St. Johns County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2008-2011.

Section 2: Any unexpended strategy funds are also being amended and approved by this resolution.

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

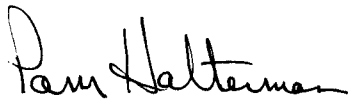
PASSED AND ADOPTED THIS 29th DAY OF April, 2008.



THOMAS G. MANUEL
Chairman

(CORPORATE SEAL)

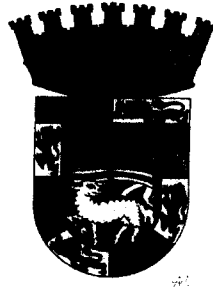
ATTEST:


~~City or~~ County Clerk
Deputy



RENDITION DATE 5/2/08

ST. JOHNS COUNTY



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED, 2008/2009, 2009/2010, 2010/2011

NAME OF LOCAL GOVERNMENT

ST. JOHNS COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2008/2009, 2009/2010, 2010/2011

St. Johns County LHAP

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I. PROGRAM DESCRIPTION:

A. Name of the participating local government and Interlocal if Applicable:

ST. JOHNS COUNTY

Interlocal: Yes _____ No X _____

Name of participating local government(s) in the Interlocal Agreement;

N/A

B. Purpose of the program:

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 preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan:

2008/2009

2009/2010

2010/2011

D. Governance:

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 local government Comprehensive Plan.

Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership:

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:

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:

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

The county or eligible municipality or its administrative representative 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:

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, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling:

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:

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the 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:

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.

M. **Welfare Transition Program:**
Should a eligible sponsor be used, the city/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 Welfare Transition Program will be given preference in the selection process.

N. **Monitoring and First Right of Refusal:**
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 will be monitored for at least annually for 15 years or the term of assistance whichever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. **Administrative Budget:**
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 Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, a county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by

resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. 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.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of St. Johns County and sub-recipients contracted for professional services to evaluate applications and credit reports from participants interested in applying for St. Johns County's homebuyer's assistance program. Provide credit counseling and homebuyer education. Determine mortgage readiness and develop strategies as needed to aid potential homebuyers in preparing for the mortgage process. Provide credit rebuilding counseling, credit negotiations and dispute letter as needed along with foreclosure mitigation and provide monthly status reports. Sub-recipients are selected by RFP and will receive training through the Catalyst program if no prior experience with the SHIP program.

- Q. Essential Service Personnel "Essential Services Personnel" is meant to include, but is not limited to, teachers, educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trade personnel, and other job categories with personnel earning less than 80% of area median income as adjusted to household size.

A. Purchase Assistance:

- a. **Summary of the Strategy:** The Purchase Assistance Program is designed to assist first time homebuyers become homeowners by providing loans as a second mortgage or a subordinate loan. SHIP funds may be used for down-payment, closing costs, principal buy-down or possibly repairs as determined needed to be safety and code compliant. SHIP funds may be used in conjunction with Approved Participating Lenders, USDA Rural Development, Florida Assist or other State or Federal Programs.
- b. **Fiscal Years Covered:** FY2008/2009, 2009/2010, 2010/2011
- c. **Income Categories to be Served:** Very Low, Low, and Moderate Income
- d. **Maximum award:** is noted on the Housing Delivery Goals Charts:
- e. **Terms, Recapture and Default:** St. Johns County has determined the following terms for program income verses recaptured fund provisions.
 - 1. Program Income is a source of SHIP revenue, received from the following sources: bank interest, repayment of a loan under the condition of refinancing, death of a recipient: sale or transfer of title; property is no longer client's permanent residence, and property is not maintained to housing standards.
 - 2. Recaptured Funds is a source of SHIP revenue, received when a SHIP recipient loses his or her house to foreclosure. Funds are deposited into the appropriate accounts for reporting purposes.

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. The County reserves the right to foreclose if payment is not received as noted above.
- f. **Recipient Selection Criteria:** Applicants must submit application to St. Johns County Homeownership Program and meet income & eligibility guidelines. Applicants must contractually agree to all SHIP Program guidelines, repayment provisions and certify that the unit assisted will be their primary residence. The applicant must be approved for a first mortgage by a participating lender and the participant must contribute to the purchase of the home.

Funds will be awarded on a first come, first ready basis

- g. **Sponsor Selection Criteria, if applicable:** Include qualification system and selection criteria for applications for Awards to eligible sponsors.
- 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 should meet the affordability target criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a slightly higher percentage.
 - 6. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, or HOP.
 - 7. Completing Credit Counseling and attending the St. Johns County SHIP Homebuyer Education Class is mandatory before closing.
 - 8. SHIP Encumbrances will be for a term of 6 months.

B. Housing Rehabilitation:

- a. **Summary of the Strategy:** 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:** 2008/2009, 2009/2010, and 2010/2011
- 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:**

1. Program Income is a source of SHIP revenue, received from the following sources: bank interest, repayment of a loan under the condition of refinancing, death of a recipient: sale or transfer of title; property is no longer client's permanent residence, and property is not maintained to housing standards.

2. Recaptured Funds is a source of SHIP revenue, received when a SHIP recipient loses his or her house to foreclosure. Funds are deposited into the appropriate accounts for reporting purposes.

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. In the event of sale, transfer or cash-out refinance of the property prior to the expiration of the 20 year term; the remaining balance is due immediately. Any repayment of loans is program income and is to be made payable to the St. Johns County Local Housing Assistance Trust Fund. The County reserves the right to foreclose if payment is not received as noted above.

- 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. A waiting list is maintained and referrals are taken all year long.
 - 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 Sub-recipient will be the (non-profit) agency administering the Rehabilitation Program and 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 HOP.

C. **Name of the Strategy: Disaster Strategy**

a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:

- (a) Purchase of emergency supplies for eligible households to weatherproof damaged homes;
- (b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
- (c) Construction of wells or repair of existing wells where public water is not available;
- (d) Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
- (e) Security deposit for eligible recipients that have been displaced from their homes due to disaster;
- (f) Rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster;
- (g) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.

b. **Fiscal Years Covered:** 2008/2009, 2009/2010, and 2010/2011

c. **Income Categories Served:** Very Low, Low and Moderate as defined in Section 420.9071(19), (20), (28), F.S.

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

e. **Terms, Recapture and Default:** All SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture.

f. **Recipient Selection Criteria:** First come, first serve

- (1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.

g. **Sponsor Selection Criteria:** Not applicable.

- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.
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 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

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.

D. 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:** 2008/2009, 2009/2010, and 2010/2011.
- 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 will be funded as a "grant" as defined in 420.9071 (12)
- 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
- h. **Additional Information:** Other financing sources: Utility providers may or may not offer financing options for those residents whose costs will exceed the SHIP maximum.

E. 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:** 2008/2009, 2009/2010, and 2010/2011.
- 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.

F. 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:** 2008/2009, 2009/2010, and 2010/2011..
- 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 as defined in 4209071(12), 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.
- h. **Additional Information:** Other financing sources may or may not be available they include private lenders or grants from other organizations or government programs.

G. Foreclosure Intervention Loan Program

- a. **Summary of Strategy:** St. Johns County SHIP will provide loan assistance to eligible homeowners with SHIP mortgages to avoid foreclosure in an effort to maintain homeownership retention. Applicant must be delinquent at least two full monthly mortgage payments and own and occupy the assisted property as their principal residence. The applicant must be in receipt of a letter from the mortgagee notifying the applicant of delinquency and/or intent to foreclose. The delinquency must have been caused by some type of crisis situation beyond the control of the applicant and there must be reasonable indication that the applicant will be able to resume full monthly mortgage payments to the primary lender.
- b. **Fiscal Years Covered:** 2008/2009, 2009/2010, 2010/2011
- c. **Income Categories to be Served:** Very-low, low, and moderate
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts.
- e. **Term, Recapture and Default:**
 1. Program Income is a source of SHIP revenue, received from the following sources: bank interest, repayment of a loan under the condition of refinancing, death of a recipient: sale or transfer of title; property is no longer client's permanent residence, and property is not maintained to housing standards.
 2. Recaptured Funds is a source of SHIP revenue, received when a SHIP recipient loses his or her house to foreclosure. Funds are deposited into the appropriate accounts for reporting purposes. The SHIP funds will be made available one time only to bring the primary mortgage current and will be added to the existing SHIP mortgage amount under the existing terms, by a mortgage modification.
- f. **Recipient Selection Criteria:** In Addition to summary above:
 1. Client must have purchased their home utilizing St. Johns County SHIP down-payment assistance.
 2. Client must attend foreclosure intervention/ counseling sessions as determined by SHIP staff.
 3. The delinquency must have been caused by a crisis situation beyond the control of the applicant such as temporary loss of employment, sudden medical expense, death in the family, divorce.
 4. Client must show ability to resume and continue full monthly mortgage payments to the primary lender after assistance is given.
- g. **Sponsor Selection Criteria if applicable:** Only SHIP homeowners.
- h. **Additional information:** N/A

III. LHAP INCENTIVE STRATEGIES

In addition to Strategy A and Strategy B listed below, list all incentives as provided in 420.9076(4) FS.

A. Name of the Strategy: Expedited Permitting

- a. Established policy and procedures: Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

- 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.

C. Name of the Strategy: Affordable Housing Economic Incentive Program

Ordinance NO. 2005-101 provides for an Affordable Housing Economic Initiative in order to 1) Preserve and promote affordable housing within the County, and 2) to lessen the potential negative effect of Residential Impact Fee increases in certain situations.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.* A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page: .
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

Tab 1

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67-37.005 F.A.C.

Exhibit A Admin Budget

| Fiscal Year 2008/2009 | |
|-------------------------------|---------------|
| Salaries and Benefits | \$ 119,000.00 |
| Office Supplies and Equipment | \$ 4,500.00 |
| Travel Perdiem Workshops, etc | \$ 2,000.00 |
| Advertising | \$ 2,000.00 |
| | \$ |
| | \$ 127,500.00 |

| Fiscal Year 2009/2010 | |
|-------------------------------|---------------|
| Salaries and Benefits | \$ 121,000.00 |
| Office Supplies and Equipment | \$ 4,250.00 |
| Travel Perdiem Workshops, etc | \$ 2,000.00 |
| Advertising | \$ 2,250.00 |
| | \$ |
| | \$ 129,500.00 |

| Fiscal Year 2010/2011 | |
|-------------------------------|---------------|
| Salaries and Benefits | \$ 124,500.00 |
| Office Supplies and Equipment | \$ 4,200.00 |
| Travel Perdiem Workshops, etc | \$ 2,200.00 |
| Advertising | \$ 2,500.00 |
| | \$ |
| | \$ 133,400.00 |

Based on a distribution of \$1,497,181.00

Tab 2

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TIMETABLE FOR STATE FISCAL YEAR 2010-2011

St. Johns County

| Program Activities | 2010/2011 | | | 2011/2012 | | | 2012/2013 | | | 2013 | | | | | | | | | |
|---------------------------------|-----------|---|---|-----------|----|----|-----------|---|---|------|---|---|---|---|---|----|----|----|---|
| | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | |
| Advertise Availability of Funds | X | | | | | | | | | | | | | | | | | | |
| Application Period (On-Going) | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |
| Start Program Year | X | | | | | | | | | | | | | | | | | | |
| Annual Report | | | X | | | | | | | | | | | | X | | | | |
| Mid-Year Review/Adjustments | | | | | | X | | | | | | | | | | | | | |
| End-Year Review/Adjustments | | | | | | | | | | | | | | X | | | | | |
| Encumbrance Deadline | | | | | | | | | | | | | | | | | | | |
| Expenditure Deadline | | | | | | | | | | | | | | | | | | | X |
| Final Program Review | | | | | | | | | | | | | | | | | | | X |

Directions:

Type in the applicable years across the top line.

List Program Activities down left hand side. Type in an "X"

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)

Tab 3

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FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

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

St. Johns County

Available Funds: \$1,462,356.00

2006/07
Project 1407

New Plan:
Amendment:
Fiscal Yr. Closeout: 67-37-005 F.A.C.

2006/2007

| HOME OWNERSHIP STRATEGIES | VLI | | LI | | Max. SHIP Award | | MI | | Max. SHIP Award | | New Construction SHIP Dollars | | Rehab/Repair SHIP Dollars | | Without Construction SHIP Dollars | | Total SHIP Dollars | | Total Percentage | | Total Units | |
|--|-----------|----------|-----------|----------|-----------------|----------|----------|----------|-----------------|----------|-------------------------------|--------------|---------------------------|---------------------|-----------------------------------|---------------|--------------------|-----------------------|------------------|---------------|-------------|-----------|
| | Units | 0 | Units | 1 | Award | \$50,000 | Units | 0 | Award | \$15,000 | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Percentage | Units | Units | | | |
| Purchase Assistance., New Const. | 0 | \$60,000 | 1 | \$50,000 | 0 | \$15,000 | 0 | \$50,000 | 0 | \$0.00 | \$50,000.00 | \$0.00 | \$0.00 | \$0.00 | \$50,000.00 | 3.42% | 3.42% | 1 | 1 | | | |
| Purchase Assistance., Exist. w/Rehab.. | 0 | \$50,000 | 1 | \$40,000 | 0 | \$7,500 | 0 | \$40,000 | 0 | \$0.00 | \$40,000.00 | \$0.00 | \$0.00 | \$0.00 | \$40,000.00 | 2.74% | 2.74% | 1 | 1 | | | |
| Rehabilitation | 16 | \$30,000 | 11 | \$20,000 | 0 | \$0 | 0 | \$20,000 | 0 | \$0.00 | \$0.00 | \$700,000.00 | \$0.00 | \$0.00 | \$700,000.00 | 47.87% | 47.87% | 27 | 27 | | | |
| Disaster Recovery/Mitigation | 0 | \$20,000 | 0 | \$15,000 | 0 | \$10,000 | 0 | \$20,000 | 0 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00% | 0.00% | 0 | 0 | | | |
| Non-Profit Developer | 6 | \$30,000 | 1 | \$20,000 | 0 | \$0 | 0 | \$30,000 | 0 | \$0.00 | \$200,000.00 | \$0.00 | \$0.00 | \$0.00 | \$200,000.00 | 13.68% | 13.68% | 7 | 7 | | | |
| Tap/Connection Fee | 1 | \$7,500 | 6 | \$5,000 | 0 | \$0 | 0 | \$7,500 | 0 | \$0.00 | \$37,500.00 | \$0.00 | \$0.00 | \$0.00 | \$37,500.00 | 2.56% | 2.56% | 7 | 7 | | | |
| Purchase Asst. Subsidy | 1 | \$40,000 | 1 | \$35,000 | 0 | \$15,000 | 0 | \$40,000 | 0 | \$0.00 | \$75,000.00 | \$0.00 | \$0.00 | \$0.00 | \$75,000.00 | 5.13% | 5.13% | 2 | 2 | | | |
| Subtotal 1 (Home Ownership) | 24 | | 21 | | | | 0 | | | | \$402,500.00 | | | \$700,000.00 | | \$0.00 | | \$1,102,500.00 | 75.39% | 75.39% | 45 | 45 |

| RENTAL STRATEGIES | VLI | | LI | | Max. SHIP Award | | MI | | Max. SHIP Award | | New Construction SHIP Dollars | | Rehab/Repair SHIP Dollars | | Without Construction SHIP Dollars | | Total SHIP Dollars | | Total Percentage | | Total Units | |
|--|-----------|----------|-----------|----------|-----------------|----------|----------|----------|-----------------|----------|-------------------------------|--------------|---------------------------|---------------------|-----------------------------------|---------------|--------------------|-----------------------|------------------|----------------|-------------|-----------|
| | Units | 8 | Units | 2 | Award | \$10,000 | Units | 0 | Award | \$10,000 | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | SHIP Dollars | Percentage | Percentage | Units | Units | | | |
| Apt. Rental (M-F) | 8 | \$20,000 | 2 | \$10,000 | 0 | \$0.00 | 0 | \$20,000 | 0 | \$0.00 | \$180,000.00 | \$0.00 | \$0.00 | \$0.00 | \$180,000.00 | 12.31% | 12.31% | 10 | 10 | | | |
| Special Needs Housing (N-P) | 0 | \$20,000 | 0 | \$10,000 | 0 | \$0.00 | 0 | \$20,000 | 0 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00% | 0.00% | 0 | 0 | | | |
| Subtotal 2 (Non-Home Ownership) | 8 | | 2 | | | | 0 | | | | \$180,000.00 | | | \$0.00 | | \$0.00 | | \$180,000.00 | 12.31% | 12.31% | 10 | 10 |
| GRAND TOTAL | 32 | | 23 | | | | 0 | | | | \$582,500.00 | | | \$700,000.00 | | \$0.00 | | \$1,462,428.00 | 100.00% | 100.00% | 55 | 55 |

Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 88%

| Percentage Construction/Reh | Maximum Allowable | Purchase Price: | New | Existing |
|-----------------------------|-------------------|-----------------|-----------|-----------|
| | | | \$150,000 | \$150,000 |

| Allocation Breakdown | Amount | % |
|----------------------|-----------------------|--------------|
| Very-Low Income | \$867,500.00 | 59.3% |
| Low Income | \$380,001.00 | 26.0% |
| Moderate Income | | 0.0% |
| TOTAL | \$1,069,643.00 | 85.3% |

| Projected Program Income: | Projected Recaptured Funds: | Total Available Funds: |
|-----------------------------------|-----------------------------|------------------------|
| \$358,107.25 | | \$1,462,356.00 |
| Max Amount Program Income For Adm | | |
| | | |

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

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

St. Johns County

2007/08
Project 1408

Available Funds: \$2,137,841.48

New Plan:
Amendment:
Fiscal Yr. Closeout:

| HOME OWNERSHIP STRATEGIES | VLI Units | Max. SHIP Award | LI Units | Max. SHIP Award | MI Units | Max. SHIP Award | A | | B | | C | | D | | E | | F |
|--------------------------------------|-----------|-----------------|-----------|-----------------|----------|-----------------|-------------------------------|---------------------------|-----------------------------------|--------------------|--------------------|--------------------|-----------------------|-------------|---------------|-----------|---|
| | | | | | | | New Construction SHIP Dollars | Rehab/Repair SHIP Dollars | Without Construction SHIP Dollars | Total SHIP Dollars | Total SHIP Dollars | Total SHIP Dollars | Total Percentage | Total Units | | | |
| Purchase Assistance, New Const. | 3 | \$60,000 | 2 | \$50,000 | | \$15,000 | \$280,000.00 | | | | | | \$280,000.00 | | 13.10% | 5 | |
| Purchase Assistance, Exist. w/Rehab. | 3 | \$50,000 | 2 | \$40,000 | | \$7,500 | \$230,000.00 | | | | | | \$230,000.00 | | 10.76% | 5 | |
| Rehabilitation | 19 | \$30,000 | 6 | \$20,000 | | \$0 | | \$690,000.00 | | | | | \$690,000.00 | | 32.28% | 25 | |
| Disaster Recovery /Mitigation | 0 | \$20,000 | 0 | \$15,000 | | \$10,000 | \$0.00 | | | | | | \$0.00 | | 0.00% | 0 | |
| Non-Profit Developer | 7 | \$30,000 | 2 | \$20,000 | | \$0 | \$250,000.00 | | | | | | \$250,000.00 | | 11.69% | 9 | |
| Tap/Connection Fee | 6 | \$7,500 | 6 | \$5,000 | | \$0 | \$75,000.00 | | | | | | \$75,000.00 | | 3.51% | 12 | |
| Purchase Asst. Sstudy | 6 | \$40,000 | 2 | \$35,000 | | \$15,000 | \$310,000.00 | | | | | | \$310,000.00 | | 14.50% | 8 | |
| Subtotal 1 (Home Ownership) | 44 | | 20 | | 0 | | \$1,145,000.00 | | \$690,000.00 | | \$0.00 | | \$1,835,000.00 | | 85.83% | 64 | |

| RENTAL STRATEGIES | VLI Units | Max. SHIP Award | LI Units | Max. SHIP Award | MI Units | Max. SHIP Award | A | | B | | C | | D | | E | | F |
|--|-----------|-----------------|-----------|-----------------|----------|-----------------|-------------------------------|---------------------------|-----------------------------------|--------------------|--------------------|--------------------|-----------------------|-------------|----------------|-----------|---|
| | | | | | | | New Construction SHIP Dollars | Rehab/Repair SHIP Dollars | Without Construction SHIP Dollars | Total SHIP Dollars | Total SHIP Dollars | Total SHIP Dollars | Total Percentage | Total Units | | | |
| Apt. Rental (M-F) | | \$20,000 | | \$10,000 | | | | | | | | | \$0.00 | | 0.00% | 0 | |
| Special Needs Housing (N-P) | 5 | \$20,000 | | \$20,000 | | | \$100,000.00 | | | | | | \$100,000.00 | | 4.68% | 5 | |
| Subtotal 2 (Non-Home Ownership) | 5 | | 0 | | 0 | | \$100,000.00 | | \$0.00 | | \$0.00 | | \$100,000.00 | | 4.68% | 5 | |
| GRAND TOTAL | 49 | | 20 | | 0 | | \$1,245,000.00 | | \$690,000.00 | | \$0.00 | | \$2,137,778.00 | | 100.00% | 69 | |

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

| Percentage Construction/Reh | Maximum Allowable | Purchase Price: | New | Existing |
|-----------------------------|-------------------|-----------------|-----------|----------------|
| | | | \$150,000 | \$150,000 |
| | | | | \$0.00 |
| | | | | \$2,137,778.00 |
| | | | | 91% |

| Allocation Breakdown | Amount | % |
|----------------------|-----------------------|--------------|
| Very-Low Income | \$1,495,000.00 | 69.9% |
| Low Income | \$440,000.00 | 20.6% |
| Moderate Income | | 0.0% |
| TOTAL | \$1,935,000.00 | 90.5% |

| Projected Program Income: | Projected Recaptured Funds: | Total Available Funds: | Max Amount Program Income For Admin: |
|---------------------------|-----------------------------|------------------------|--------------------------------------|
| \$640,535.48 | \$1,497,306.00 | \$2,137,841.48 | \$32,026.77 |

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART #2002

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

St. Johns County

2008/09
Project 1409

Available Funds: \$1,697,181.00

New Plan: 1
Amendment: 0
Fiscal Yr. Closeout:

| HOME OWNERSHIP STRATEGIES | VLI Units | | Max. SHIP Award | | LI Units | Max. SHIP Award | | MI Units | New Construction SHIP Dollars | | Rehab/Repair SHIP Dollars | | Without Construction SHIP Dollars | | Total SHIP Dollars | | Total Percentage | | Total Units | | | |
|------------------------------------|-----------|----|-----------------|----------|----------|-----------------|----------|----------|-------------------------------|--------------|---------------------------|--|-----------------------------------|--|--------------------|----------------|------------------|--|-------------|--------|----|----|
| | 8 | 16 | \$40,000 | \$30,000 | 10 | \$30,000 | \$20,000 | 4 | \$660,000.00 | \$680,000.00 | | | | | \$660,000.00 | \$680,000.00 | | | 38.89% | 40.07% | 22 | 26 |
| Purchase Assistance | | | | | | | | | | | | | | | | | | | | | | |
| Rehabilitation Housing | | | | | | | | | | | | | | | | | | | | | | |
| Disaster Relief | | | | | | | | | | | | | | | | | | | | | | |
| Utility Tap & Conn. Fee | | | | | | | | | | | | | | | | | | | | | | |
| Subtotal 1 (Home Ownership) | 28 | | | | 22 | | | 4 | \$710,000.00 | \$680,000.00 | | | | | \$0.00 | \$1,390,000.00 | | | 0.00% | 81.90% | 0 | 54 |

| RENTAL STRATEGIES | VLI Units | | Max. SHIP Award | | LI Units | Max. SHIP Award | | MI Units | New Construction SHIP Dollars | | Rehab/Repair SHIP Dollars | | Without Construction SHIP Dollars | | Total SHIP Dollars | | Total Percentage | | Total Units | | | | |
|--|-----------|--|-----------------|----------|----------|-----------------|----------|----------|-------------------------------|-------------|---------------------------|--|-----------------------------------|--|--------------------|--------------|------------------|--|-------------|-------|---|---|--|
| | 2 | | \$20,000 | \$10,000 | 1 | \$10,000 | \$10,000 | | \$75,000.00 | \$30,000.00 | | | | | \$75,000.00 | \$30,000.00 | | | 4.42% | 0.00% | 0 | 0 | |
| Apt. Development (M-F) | | | | | | | | | | | | | | | | | | | | | | | |
| Special Needsousing (N-P) | | | | | | | | | | | | | | | | | | | | | | | |
| Mortgage Foreclosure Intervention | | | | | | | | | | | | | | | | | | | | | | | |
| Subtotal 2 (Non-Home Ownership) | 2 | | | | 1 | | | 0 | \$105,000.00 | \$0.00 | | | | | \$0.00 | \$105,000.00 | | | 6.19% | 7.86% | 0 | 3 | |

GRAND TOTAL
After Subtotals 1 & 2, plus all Admin. & HO Counseling

Percentage Constr./Reh
Maximum Allowable
Purchase Price:

| | |
|------------------------|-----|
| Percentage Constr./Reh | 88% |
| Maximum Allowable | |
| Purchase Price: | |

| Allocation Breakdown | Amount | % |
|----------------------|----------------|-------|
| Very-Low Income | \$850,000.00 | 50.1% |
| Low Income | \$520,000.00 | 30.6% |
| Moderate Income | \$40,000.00 | 2.4% |
| TOTAL | \$1,410,000.00 | 83.1% |

| | | | |
|-----------------------------|----------------|------------------------------------|-------------|
| Projected Program Income: | \$200,000.00 | Max Amount Program Income For Admi | \$10,000.00 |
| Projected Recaptured Funds: | | | |
| Distribution: | \$1,497,181.00 | | |
| Total Available Funds: | \$1,697,181.00 | | |

Tab 4

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**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 within 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.

Page 2
Certification

- (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 or as required in Section 420.9075 (3)(e)
- (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

Thomas G. Manuel, Chairman
St. Johns County Board of County Commissioners

Date

OR

Attest:

Tab 5

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

* * * * *

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

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

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

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

WHEREAS, as required by *Chapter 67-37.005(6) (f) 3, F.A.C.*, .It is found that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(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.

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

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

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY FLORIDA that:

Section 1: The Board of County Commissioners of St. Johns County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2008-2011.

Section 2: Any unexpended strategy funds are also being amended and approved by this resolution.

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

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

THOMAS G. MANUEL
Chairman

(CORPORATE SEAL)

ATTEST:

City or County Clerk

Tab 6

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STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: St. Johns County

CHIEF ELECTED OFFICIAL: Thomas G. Manuel, Chairman Board of County Commissioners

ADDRESS: 4020 Lewis Speedway, St. Augustine, FL 32084

SHIP ADMINISTRATOR: Dorci Gruel

ADDRESS: 102 ML King Ave. Suite B, St. Augustine, FL 32084

TELEPHONE: (904) 827-6896

FAX: (904) 827-6899

EMAIL ADDRESS: dgruel@sjcfl.us

ADDITIONAL SHIP CONTACTS: Tom Crawford, Director, Housing and Community Services

ADDRESS: 102 ML King Ave, Suite B, St. Augustine, FL 32084

EMAIL ADDRESS: tcrawford@sjcfl.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: 59-60000825

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:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253

Tab 7

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ORDINANCE NO. 2005- 101

AN ORDINANCE OF ST. JOHNS COUNTY, FLORIDA, ESTABLISHING AN AFFORDABLE HOUSING ECONOMIC INCENTIVE PROGRAM; PROVIDING FOR LEGISLATIVE FINDINGS; PROVIDING FOR A TITLE; PROVIDING FOR SEVERABILITY; PROVIDING FOR DEFINITIONS; PROVIDING FOR AN AMOUNT ALLOCATED FOR AFFORDABLE HOUSING ECONOMIC INCENTIVE ASSISTANCE; PROVIDING APPLICABILITY OF AFFORDABLE HOUSING ECONOMIC INCENTIVE PROGRAM; PROVIDING FOR LIMITATIONS ON THAT PROGRAM; PROVIDING FOR NO EFFECT ON THE EDUCATIONAL FACILITIES IMPACT FEE; PROVIDING FOR EXCEPTIONS; PROVIDING FOR PROCEDURE FOR SEEKING ASSISTANCE; PROVIDING FOR DISQUALIFICATION UNDER CERTAIN CIRCUMSTANCES; PROVIDING FOR ELIGIBILITY FOR OTHER MEASURES; PROVIDING FOR AFFORDABLE HOUSING ECONOMIC INCENTIVE ASSISTANCE FOR GRANDFATHERED AFFORDABLE HOUSING PROJECTS; PROVIDING FOR IMPOSITION OF LIEN ON QUALIFIED RESIDENTIAL UNITS THAT RECEIVE AFFORDABLE HOUSING ECONOMIC INCENTIVE ASSISTANCE; PROVIDING FOR AN EFFECTIVE DATE.

RECITALS

WHEREAS, Section C of the St. Johns County (County) Comprehensive Plan states that 1) its goal is to "encourage the provision and maintenance of an adequate inventory or decent, safe and sanitary housing in suitable neighborhoods at affordable costs to meet the needs of the present and future residents of the County", and 2) its objective is for the "creation and/or preservation of affordable housing and households with special needs"; and

WHEREAS, Section 5.07 of the County Land Development Code provides for an Affordable Housing Density Bonus, which addresses "the preservation of affordability of units designated under the program, for very low, low, and moderate-income households"; and

WHEREAS, Section 7 of the County Development Review Manual recognizes that "affordable housing can promote economic development by providing housing for households in the service industries, as well as for professionals such as teachers"; and

WHEREAS, on March 16, 2005, the Board of County Commissioners (Board) of St. Johns County, Florida, enacted Ordinance 2005-27, which amended, supplemented, and revised certain aspects, provisions, and fees of the County's Impact Fee Ordinances; and

WHEREAS, before, and after the enactment of County Ordinance 2005-27, some residents of the County questioned whether the increase in residential Impact Fees would create a negative impact on preserving and promoting affordable housing in certain situations; and

WHEREAS, subsequent to the enactment of County Ordinance 2005-27, the Board directed staff of the County to develop, draft, and prepare a policy and new Ordinance that would lessen the potential negative effect of residential Impact Fee increases in certain situations, so as to preserve and promote affordable housing within the County; and

WHEREAS, this Ordinance is reflective of the Board's directive, in that this Ordinance establishes an Affordable Housing Economic Initiative, in order to 1) preserve and promote affordable housing within the County, and 2) lessen the potential negative effect of residential Impact Fee increases in certain situations; and

WHEREAS, this Ordinance is enacted pursuant to Chapters 125 and 163, Florida Statutes (2004).

NOW, THEREFORE, BE IT ORDAINED by the Board of County Commissioners of St. Johns County, Florida:

Section 1. Findings. The above Recitals are incorporated by reference into the body of this Ordinance, and such Recitals are adopted as Findings of Fact.

Section 2. Title. This Ordinance may be called, and referred to as, The Affordable Housing Economic Initiative Ordinance of St. Johns County, Florida.

Section 3. Severability. If any section, subsection, sentence, clause, phrase, provision, or portion of this Ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such section, subsection, sentence, clause, phrase, provision, or portion shall be deemed a separate, distinct, and independent provision of such holding, and shall not affect the validity of the remaining sections, subsections, sentences, clauses, phrases, provisions, or portions herein.

Section 4. Definitions. For the purposes of this Ordinance, the following terms, phrases, words, and their derivations shall have the meanings given herein. When not inconsistent with the context, words used in the present tense shall include the future, words in the plural number shall include the singular number, and words in the singular number shall include the plural number. The words "shall" and "will" are always mandatory, and not merely directive or indicative. The word "may" is permissive and indicative, and not mandatory.

(a) *Affordable Housing* means a Qualified Person and a Qualified Residential Unit consisting of a single family home, rowhouse or townhouse/townhome (under single/joint ownership) that meet either the SHIP program or applicable HUD program published income limits for both low and moderate-income households.

(b) *AHEI* means Affordable Housing Economic Incentive.

(c) *Board* means the Board of County Commissioners of St. Johns County, Florida.

(d) *County* means St. Johns County, Florida, a political subdivision of the State of Florida.

(e) *County Administrator* means the County Administrator of St. Johns County, Florida.

(f) *County Fiscal Year* for St. Johns County means, and includes the period of time running from October 1 of one calendar year, to and through September 30 of the following calendar year.

(g) *HAP* means Homeownership Assistance Program.

(h) *HFA* means Housing Finance Authority of St. Johns County, Florida.

(i) *HOME* means Housing Opportunities Made Equal.

(j) *HUD* means the United States Department of Housing and Urban Development.

(k) *Qualified Person* means any individual, proprietorship, firm, partnership, association, corporation, limited liability corporation, organization, or other legal business entity that meets any, and/or all, requirements set forth by the County, State, and/or Federal government, in order to apply for AHEI for one or more Qualified Residential Units.

(l) *Qualified Residential Unit* means a single family residence (including a rowhouse, or townhouse/townhome under individual/joint ownership) under eighteen hundred (1800) square feet, that is otherwise eligible for partial residential Impact Fee reduction through the Affordable Housing Economic Incentive.

(m) *SHIP* means State Housing Initiatives Partnership Program of the State of Florida.

Section 5. Creation of Affordable Housing Economic Incentive Program; Amount Allocated for AHEI Assistance.

An Affordable Housing Economic Incentive Program is created and established in St. Johns County, in order to lessen the potential negative impact on the construction of affordable housing within the County, which may be related to the imposition of increased residential Impact Fees by the Board.

For the County Fiscal Year that begins October 1, 2005, the total amount of AHEI assistance allocated shall be set by the Board, by Resolution. Thereafter, for each County Fiscal Year that the AHEI continues, the Board shall, by Resolution, set the total amount of AHEI assistance.

Section 6. Applicability of Affordable Housing Economic Incentive; Limitations.

To the extent that the AHEI Program contains sufficient funds, and an application for assistance under the AHEI Program has been submitted by a Qualified Person, and subsequently approved by the County, then an otherwise Qualified Residential Unit is eligible for assistance under the AHEI. The amount of assistance available to an applicant (deemed under this Ordinance as a Qualified Person) for a Qualified Residential Unit shall be determined by the Administrator of the AHEI Program. For purposes of this Ordinance, the Administrator of the AHEI Program shall be the County Administrator or his/her designee.

The amount of AHEI assistance received will be applied to Impact Fees, and therefore off-set Impact Fees on a Qualified Residential Unit by a corresponding amount.

For a Qualified Residential Unit, AHEI assistance is available to reduce the following residential Impact Fees imposed by the Board: a) roads; b) public buildings; c) law enforcement; d) fire/rescue; and e) parks. A Qualified Residential Unit is not entitled to AHEI assistance in order to off-set, reduce, lessen, and/or eliminate the Educational Facilities Impact Fee.

For a Qualified Residential Unit, AHEI assistance is available only to the extent that sufficient funds remain within the AHEI Program.

No one Qualified Person may secure AHEI assistance for one or more Qualified Residential Units, when the AHEI assistance (for such Unit or Units) would represent more than twenty percent (20%) of the total amount of AHEI assistance allocated by the Board for any one County Fiscal Year. The purpose of this provision is to ensure that AHEI assistance may be available to more than one Qualified Person and/or Qualified Residential Unit. Nevertheless, a Qualified Person may seek a waiver of this 20% limitation, for cause. A Qualified Person seeking waiver of the 20% limitation must submit to the County, a written request, describing in detail the reason(s) for such request, and the benefit that the County would receive by granting such a waiver request. Thereafter, the Board, within sixty (60) days of such waiver request, shall consider such waiver request, and either approve or deny such waiver request. In order for the Board to grant such a waiver request, the Board must determine that the granting of such waiver request will provide an overall benefit for the County with respect to promoting Affordable Housing in the County.

Section 7. No Effect on Educational Facilities Impact Fee; Exceptions. Except as noted in Section 10 of this Ordinance, this Ordinance shall in no way effect, reduce, and/or lessen the Educational Facilities Impact Fee that is currently in effect in the County. As a result, the existing Educational Facilities Impact Fee enacted by virtue of County Ordinance 2005-27 remain, and such Educational Facilities Impact Fee shall be paid in full, unless reduced, delayed, and/or waived by a subsequent authorized action by the Board, or order, or directive by a court of competent jurisdiction.

Section 8. Procedure for Seeking AHEI Assistance; Disqualification Under Certain Circumstances.

In order to receive AHEI assistance, an applicant (deemed a Qualified Person) must apply for such assistance on behalf of a Qualified Residential Unit. An applicant must provide to the

County AHEI Program Administrator all required information on a County-approved application form. An applicant's submitted application form must be complete and correct. Failure to submit a complete and correct application form will toll/suspend any timeframes for administrative review and/or action. Moreover, the submission of false information will disqualify an applicant from being deemed a Qualified Person, and will disqualify the applicant from seeking and/or receiving AHEI assistance for a period of twenty-four (24) months from the date that Administrator of the AHEI Program issues a disqualification letter.

It is expressly noted that a complete and correct application form does not entitle and/or guarantee an applicant to AHEI assistance. Moreover, a complete and correct application form does not entitle and/or guarantee an applicant (deemed a Qualified Person) AHEI assistance on a Qualified Residential Unit.

Section 9. Eligibility for Other Measures.

A Qualified Residential Unit that receives AHEI assistance may be eligible for the following: (a) expedited permitting; and (b) exemption from individual building plan review if part of a set of pre-approved plans. A Qualified Residential Unit may also be eligible for a utility connection deferral under the procedures set forth in County Ordinance 2001-25, as may be amended (the County's Utility Ordinance). It is expressly understood, that none of the other measures noted in this Section are guaranteed. Moreover, the final determination of eligibility will be made by the County, and is determined on a case-by-case basis.

Section 10. Automatic AHEI Assistance for Grandfathered Affordable Housing Projects.

Prior to the enactment of County Ordinance 2005-27, the Board approved various forms of residential Impact Fee relief for the following projects: 1) Hancock Place, 32 units under HAP; 2) Northridge Lakes, 61 units under HAP; 3) Ravenswood Forest, 81 units under HOME; 4) Dream Homes of the First Coast, 35 units scattered throughout the County under HOME; and 5) The Housing League, 40 units scattered throughout the County under HOME.

The Board recognizes that in spite of the enactment of County Ordinance 2005-27, such Affordable Housing projects should be grandfathered for purposes of retaining prior approved relief for certain residential Impact Fees.

It is specifically noted, that such grandfathered affordable housing projects might not have qualified for AHEI assistance under one or more criteria noted in this Ordinance. Nevertheless, for purposes of this Ordinance, such grandfathered affordable housing projects are deemed qualified for automatic AHEI assistance. As such, the Qualified Residential Units in such grandfathered affordable housing projects are deemed qualified for automatic AHEI assistance. Such grandfathered Qualified Residential Units will receive enough AHEI assistance, so as to off-set all residential Impact Fees imposed under County Ordinances 87-57, as previously amended, 87-58, as previously amended and 87-59, as previously amended, or County Ordinance 2005-27 (whichever is applicable)

Section 11. Imposition of Lien on Qualified Residential Units that Receive AHEI Assistance. Any Qualified Residential Unit that receives AHEI assistance from the County shall be subject to the imposition of a lien in the manner, form, and format established by County policy, and/or County Resolution. Under such circumstances, a Qualified Person shall execute a Mortgage Lien Agreement that is consistent with the County SHIP policies and procedures.

Section 12. Effective Date. This Ordinance shall be effective upon its proper filing with the Department of State of Florida.

PASSED AND ENACTED by the Board of County Commissioners of St. Johns County, Florida, this 1 day of November, 2005.

BOARD OF COUNTY COMMISSIONERS
OF ST. JOHNS COUNTY, FLORIDA

By: Bruce A. Maguire
Bruce A. Maguire, Chairman

ATTEST: CHERYL STRICKLAND, CLERK OF COURTS

By: Juanne King
Deputy Clerk

Effective Date: November 7, 2005



RENDITION DATE 11/04/05

**AFFORDABLE HOUSING
ECONOMIC INCENTIVE
IMPACT FEE ASSISTANCE APPLICATION**

Application Date: _____ Buyer Name: _____

Qualified Person's Information

Name (Individual or Firm): _____

If applicant is a firm, give principle contact name: _____

Applicant Address: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Number of units Qualified Residential Units being requested: _____ (Apply separately for each)

Proposed Sale price of house _____ (Must be within SHIP or Affordable Price Limits)

"911" Address: _____

***Legal Description: Lot _____ Block _____ Subdivision _____

*** If more than one unit, list on a separate sheet.

Building Permit Number: _____ **or Clearance Sheet Number:** _____

*****Please attach copy of Building Permit and receipt*****

Note: If applicant has previously received funds, please state:

Number of Qualified Residential Units: _____ Fiscal Year: _____

(Example: Oct 05 – Sept 06)

Number of Qualified Residential Units: _____ Fiscal Year: _____

Applicant/Qualified Person's Signature

Housing & Community Services, Authorized Signature

Approval Date: _____ Amount of funding reserved: \$ _____

INSTRUCTIONS: (Please read carefully)

1. A reservation of funds will be for a maximum of 12 months from the approval date of this application.
2. For a Qualified Residential Unit, AHEI assistance is available only to the extent that sufficient funds remain within the AHEI Program. (Ordinance 2005-101, Section 6)
3. The amount of impact fee offset (as determined by the designated agent of the County) must be deducted from the contract selling price of the home as an incentive to the homebuyer and be indicated on the HUD statement as a credit to the buyer..
4. Reimbursement for the amount of \$4,468 or more will require that a lien in the form a 0% interest Note for that amount be recorded to be due upon sale. ** (Reimbursement of \$2,630 will not require a lien.)
5. Qualified buyer's income must be verified by Housing & Community Services or other authorized agent prior to the payment of any funds.
6. Unless otherwise noted, the maximum amount per qualified residential unit will exclude the Educational Facilities Impact Fee portion.
7. This application for funding is subject to the terms of the Affordable Housing Economic Incentive Ordinance 2005-101.
8. Submit this application to: Director, Housing & Community Services Dept.

****DISCLOSURE OF THIS LIEN MUST BE MADE TO HOMEBUYER PRIOR TO CLOSING****

It is expressly noted that a complete and correct application form does not entitle and/or guarantee an applicant to AHEI assistance. Moreover, a complete and correct application form does not entitle and/or guarantee an applicant (deemed a Qualified Person) AHEI on a Qualified Residential Unit.