

RESOLUTION #: 2014- 234

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY 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 BOARD CHAIR 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; AUTHORIZING THE COUNTY ADMINISTRATOR TO DO ALL THINGS NECESSARY AND PROPER TO CARRY OUT THE TERMS AND CONDITIONS OF THE SHATE HOUSING INITIATIVES PARTNERSHIP PROGRAM; 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 section 420.9075, Florida Statutes, 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; and

**WHEREAS**, 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), Florida Statutes, 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; and

**WHEREAS**, the Housing and Community Development Division has prepared a three-year Local Housing

Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

**BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY:**

Section 1: The Board approves the Local Housing Assistance Plan, as attached and incorporated herein, for submission to the Florida Housing Finance Corporation as required by the SHIP Act, for fiscal years 2014/2015, 2015/2016, and 2016/17.

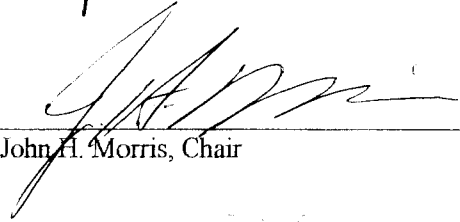
Section 2: The Chair is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation related to the Local Housing Assistance Plan, and to submit the Local Housing Assistance Plan to the Florida Housing Finance Corporation for review and approval.

Section 3: The County Administrator, or his designee, is authorized do all things necessary and proper to carry out the terms and conditions of said program.


Section 4: To the extent that there are typographical or administrative errors that do not change the tone, tenor, or context of this resolution, this resolution may be revised without subsequent approval of the Board.

Section 5: This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED THIS 2<sup>nd</sup> DAY OF September, 2014.

  
John A. Morris, Chair

ATTEST: Cheryl Strickland, Clerk of Court

  
By: Deputy Clerk

Effective Date: September 2, 2014

RENDITION DATE 9/4/14

ST. JOHNS COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)



FISCAL YEARS COVERED

2014/2015, 2015/2016, 2016/2017

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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:

2014/2015  
2015/2016  
2016/2017

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 Services, Financial Education and Budgeting Classes, Local Partnerships with Mortgage Lenders Tenant Counseling, Foreclosure Prevention and Intervention Services, Fair Housing Counseling and the St. Johns Housing Partnership.

**K. 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 an 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 employee 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 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.

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:**

"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."

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:**

"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." The applicable local jurisdiction has adopted the above findings in the attached resolution."

**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 the county. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

**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."

**R. INITIATIVE FOR GREEN BUILDING DESIGN: Section 420.9075(3)(d), F.S**

St. Johns County encourages the incorporation of innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability. New home construction and scopes of work for rehabilitation projects will contain practices to utilize green building initiatives that may include but are not limited to: Use of an Energy Rater to test and evaluate the building (pre and post rehab) and make recommendations that are designed to reduce utility and maintenance costs. Use of a blower door (and other building performance test procedures) to verify duct tightness and the overall performance of the building envelope, any existing gas appliances should be tested with a gas monoxor for proper combustion. Purchase of Energy Star rated refrigerators and ceiling fans with light fixtures, Energy Star fluorescent light fixtures throughout units, high-efficiency air, conditioning units with programmable thermostats, well-insulated exterior walls, exterior doors, and ceilings, light colored roofing material, low/no VOC interior paint, light colored interior and exterior paint, utilization of



environmentally friendly pesticides and drought tolerant plantings, high efficiency low flow and/or dual flushing toilet systems, low-flow shower heads and faucets, durable long-lasting asphalt roof shingles and light colored reflective roofing material, utilization of recycled material for flooring, insulation, countertops and concrete driveways. Any rehab should consider features that promote Aging in Place. Lever handles on both faucets and door knobs, toilets that are between 17" and 19" in height, zero threshold exterior doors, consider a walk-in shower if feasible and install backing for grab bars.

## Section II. LHAP HOUSING STRATEGIES:

### A. Name of the Strategy: PURCHASE ASSISTANCE-EXISTING HOME

- 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 and/or repairs to existing homes necessary to be health and safety code compliant as determined by required home inspection conducted by SHIP program contracted home inspection service. Additionally, necessary repairs to major systems: roof, plumbing, HVAC and electrical are encouraged to be made at time of purchase as funds permit to prevent near future financial burden to new homeowners. SHIP funds may be used in conjunction with approved participating lenders down payment assistance mortgage loan products, USDA Rural Development, Florida Assist or other State or Federal Programs.
- b. **Fiscal Years Covered:** FY2014/2015, 2015/2016, 2016/2017
- 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:** A 0% interest deferred lien/note will be executed and will be in effect for the length of the first note (coterminous) from the date of closing. 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:** Applicants must submit application to St. Johns County Homeownership Program and meet income and 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. Funds will be awarded on a first come, first qualified basis.
- g. **Sponsor Selection Criteria, if applicable:** Sponsor criteria not applicable.
- h. **Additional Information:**
  - 1. Single-family houses, town houses and condominiums are eligible. Mobile homes are not.
  - 2. The home to be purchased must be located in St. Johns County.
  - 3. The PITI should meet the affordability target criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a higher percentage.
  - 4. Other funding sources may include lending institutions down payment assistance mortgage loan products, State or Federal programs such as Rural Development, HOME or HOP.
  - 5. Completing credit counseling sessions, the St. Johns County Homebuyer Education Class and/or other program requirements is mandatory before closing on the home.
  - 6. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the St. Johns County SHIP Program. SEE EXHIBIT 'H' Attached

**B. Name of Strategy: HOUSING REHABILITATION**

- a. **Summary of the Strategy:** This program assists low and very-low income eligible owner-occupants in St. Johns County with rehabilitation as defined by Rule 67-37.002 (17), Florida Administrative Code.
- b. **Fiscal Years Covered:** FY2014/2015, 2015/2016, 2016/2017
- 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:**

A 0% deferred lien/note 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 to homeowner 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. In the event the owner should die, the strategy allows the possibility of assumption of the remaining pro rata amount of the original lien by income eligible heirs who will reside in the home as their primary owner occupied residence. Eligible heir will be responsible for first and second mortgage payments, 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.

f. **Recipient Selection Criteria:**

1. Assistance is awarded on a first-come/first-qualified basis with preference given to very-low income clients, the elderly and individuals with special needs. A waiting list is maintained and applications 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 Welfare Transition Program 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. In situations where the home has been assessed by the St. Johns County code enforcement division as too badly damaged to be rehabilitated, the home may be demolished (demolition of the damaged home shall be conducted by an independent contractor participating in the St. Johns County Abatement and Replacement program which is locally funded) and rebuilt upon the approval of the St. Johns County Board of County Commissioners. Homes constructed under the terms of this provision will be subject to all criteria, terms, recapture and default conditions of the SHIP Rehabilitation strategy; dependent upon the availability of funds. Construction of the replacement home shall be implemented by the non-profit sponsor contracted with St. Johns County Board of County Commissioner to execute SHIP Rehabilitation strategy functions.
4. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOP.
5. A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by the St. Johns County SHIP Program.

**C. Name of the Strategy: DISASTER STRATEGY**

- a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a disaster as declared by Executive Order 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 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:
1. Purchase of emergency supplies for eligible households to weatherproof damaged homes;
  2. Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
  3. Construction of wells or repair of existing wells where public water is not available;
  4. Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
  5. Security deposit for eligible recipients that have been displaced from their homes due to disaster;
  6. 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;
  7. Other activities as proposed by the counties and eligible municipalities approved by Florida Housing.
- b. **Fiscal Years Covered:** FY2014/2015, 2015/2016, 2016/2017
- 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:** Applicants will be served on a come, first qualified basis. However, priority shall be given to persons who have special housing needs and individuals or households that qualify as Elderly as defined in 420.503, F.S.

- 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.
  
- 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. Homes that are too badly damaged to be rehabilitated may be demolished. Demolition of the damaged home shall be conducted by an independent contractor participating in the locally-funded St. Johns County Abatement and Replacement program. Homes that are to be rebuilt must have the approval of the St. Johns County Board of County Commissioners. Homes constructed under the terms of this provision will be subject to all criteria, terms, recapture and default conditions of the SHIP Rehabilitation strategy and are dependent upon the availability of funds. Construction of the replacement home shall be implemented by the non-profit sponsor contracted with St. Johns County Board of County Commissioner to execute SHIP Rehabilitation strategy functions.

#### D. Utility Tap and Connection Fees

- a. **Summary of Strategy:** 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, private well abandonment and closing septic tanks may also be funded, as well as any related plumbing costs.
  
- b. **Fiscal years Covered:** FY2014/2015, 2015/2016, 2016/2017
  
- 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 will be funded as a "grant" as

defined in 420.9071 (12).

- f. **Recipient Selection Criteria:** Assistance is awarded on a first-come/first-qualified 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:** N/A

**E. Name of the Strategy: Rental Housing**

- a. **Summary:** This program will directly fund or leverage funds for rental developments agreeing to reserve a certain percentage of units, as affordable housing. Developers receiving assistance from SHIP and the Low Income Housing Tax Credit Program, SAIL or HOME shall be required to comply with the income, affordability and other Housing Credit, SAIL, HOME requirements. Similarly, any units receiving assistance from 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.
  - 1. Special Needs Facility Development St. Johns County will provide the funds to aid a not-for-profit agency, coalition or the St. Johns County Housing Financing Authority to apply for HUD funds either directly or through the State of Florida. 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.
- b. **Fiscal Years Covered:** FY2014/2015, 2015/2016, 2016/2017.
- c. **Income Categories to be Served:** Extremely Low Income, are Very-Low and

Low, i.e., equal to or less than 80 percent of Area Median Income (AMI).

- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts.
  
- e. **Terms, Recapture and Default:** Funds will be secured by a mortgage and a note and will conform to the compliance terms of other loan program used such as HOME, SAIL or the Low Income Housing Tax Credit Program. Loan interest rates are set at zero percent for those developments that maintain 80 percent of their occupancy for farmworkers, commercial fishing workers or homeless people. The interest rates are set at one percent for all other developments. Loans are issued for a maximum of 15 years unless housing credit syndication requirements or FannieMae requirements dictate longer terms, in which case the term may be made coterminus with the longest term of the superior loan. In most cases, the SAIL loan cannot exceed 25 percent of the total development cost and can be used in conjunction with other state and federal programs. Maximum term is 25 years, unless a longer term is specifically required as a condition for project financing. As defined in the applicable mortgage and note, full recapture of SHIP funds invested is required upon default, unless a forgiveness provision (depreciating balance) is incorporated into the mortgage and note in which case, the un-depreciated portion shall be due and payable upon default. Compliance monitoring shall be performed annually by county housing program staff or a designated agent for a minimum of 15 years through direct review of Sponsor agency documentation to establish compliance with SHIP Program affordability requirements with respect to tenant occupancy, income levels, and rental rates. For FHFC financed projects that also receive SHIP local support, occupancy, rent, and housing quality compliance documentation secured by FHFC or its contract monitor, shall be deemed acceptable in meeting this requirement. The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note. Under the SHIP Program, assisted rental properties offered for sale prior to the end of the term of assistance must be subject to a right of first refusal for purchase at the current market value by eligible non-profit organizations that would provide continued occupancy by SHIP eligible persons.
  
- f. **Recipient/Sponsor Selection Criteria:** Assistance is awarded on a competitive basis to applicant-sponsors who meet the following selection criteria.



1. The recipients are for-profit developers, nonprofit housing providers, Community Housing Development Organizations (CHDOs) or local governments, redevelopment Organizations.
2. Numbers or percentages of units reserved for specific area median incomes, populations, or geographic areas may be specified.
3. Proposed developments must meet all threshold requirements.
4. Other criteria such as staffing, capacity, experience in rental projects may be used.
5. Preference will be given to sponsors that employ personnel from the Welfare Transition Program as required by Rule 67-37.005(6)(b)(7) Florida Administrative Code
6. Preference will be given to eligible sponsors that employ personnel from the Welfare Transition Program as required by Rule 67-37.005(6)(b)(7) Florida Administrative Code.
7. Funds must be expended and the development must be located in St. Johns County.
8. 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, Youth Aging out of Foster Care, homeless, veterans, families that are considered to be homeless or similar populations.
9. They have successfully completed projects similar to those being proposed and in a timely manner, thus demonstrating capacity to develop affordable housing;
10. 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.
11. 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;
12. They demonstrate or document items are in place: zoning, infrastructure, site control, other financing, cost per unit, and support services;
13. There is one contact person named, preferably having prior grant experience.

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

### III. LHAP INCENTIVE STRATEGIES

In addition to Strategy A and Strategy B, include all adopted incentives with the policies and procedures used daily for implementation as provided in Section 420.9076, F.S.:

#### 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. 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. February 24, 1998, adopted 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 developer's 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. Permits may be applied for in advance of lot purchase closing so delays can be avoided by

Careful planning.

**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, 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. Subordination Agreement:  
A copy of the Subordination Agreement if applicable is attached as Exhibit H.

LHAP 2013  
 Exhibit A  
 67-37.005(1), F.A.C.  
 Effective Date: 11/09

(Local Government name)

Estimated Allcoation for Calculating:	\$	947,719.00	
Fiscal Year _____ 2014/2015 _____			
Salaries and Benefits		\$71,000.00	
Office Supplies and Equipment	\$	4,500.00	
Travel Perdiem Workshops, etc	\$	4,400.00	
Advertising	\$	2,500.00	
Other	\$	11,600.00	
<b>Total</b>	<b>\$</b>	<b>94,000.00</b>	0.099186
2015/2016			
Salaries and Benefits	\$	71,000.00	
Office Supplies and Equipment	\$	4,500.00	
Travel Perdiem Workshops, etc	\$	4,400.00	
Advertising	\$	2,500.00	
Other	\$	11,600.00	
<b>Total</b>	<b>\$</b>	<b>94,000.00</b>	1
2016/2017			
Salaries and Benefits	\$	71,000.00	
Office Supplies and Equipment	\$	4,500.00	
Travel Perdiem Workshops, etc	\$	4,400.00	
Advertising	\$	2,500.00	
Other	\$	11,600.00	
<b>Total</b>	<b>\$</b>	<b>94,000.00</b>	1

TIMETABLE FOR STATE FISCAL YEAR

St. Johns County

Program Activities	2015			2016			2017			2018								
	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
Start Program Year	x																	
Annual Report																		
Mid-Year Review/Adjustments						x												
End-Year Review/Adjustments																		
Encumbrance Deadline																		x
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)



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2015/2016

Name of Local Government: St. Johns County										Estimated Funds:		2015/2016		Please check applicable box	
										\$947,719.00				New Plan: X	
										\$947,719.00				Amendment:	
										\$947,719.00				Fiscal Yr. Closeout:	
Strategy #	From Plan Text	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A New Construction SHIP Dollars	B Rehab/Repair SHIP Dollars	C Without Construction SHIP Dollars	D Total SHIP Dollars	E Total Percentage	F Total Units		
A	HOME OWNERSHIP	4	\$10,000	0	\$7,500	3	\$5,000			\$55,000.00	\$55,000.00	5.80%	7		
B	STRATEGIES (strategy title must be same as the title used in plan text.)	13	\$30,000	8	\$20,000				\$550,000.00		\$550,000.00	56.03%	21		
C	Purchase Assistance - Existing Homes	0	\$25,000	0	\$20,000	0	\$10,000				\$0.00	0.00%	0		
D	Housing Rehabilitation	5	\$7,500	4	\$7,500			\$67,500.00			\$67,500.00	7.12%	9		
	Disaster Strategy										\$0.00	0.00%	0		
	Utility Tap & Connection Fees										\$0.00	0.00%	0		
	Subtotal 1 (Home Ownership)	22		12		3		\$67,500.00	\$550,000.00	\$55,000.00	\$672,500.00	70.96%	37		
<b>RENTAL STRATEGIES</b>															
E	Rental Housing	4	\$25,000	1	\$20,000			\$120,000.00			\$120,000.00	12.66%	5		
	Subtotal 2 (Non-Home Ownership)	4		1		0		\$120,000.00	\$0.00	\$0.00	\$120,000.00	12.66%	5		
	Administration Fees										\$94,000.00	9.92%			
	Admin. From Program Income										\$61,225.00	6.46%			
	Home Ownership Counseling										\$0.00	0.00%			
	<b>GRAND TOTAL</b>	26		13		3		\$187,500.00	\$550,000.00	\$55,000.00	\$947,725.00	100.00%	42		
Add Budgets 1 & 2, plus all Admin. & HO Counseling															
										Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.				77.62%	
										Maximum Allowable					
										Purchase Price:					
										New		Existing			
										\$357,692		\$357,692			
										Allocation Breakdown					
										Amount					
										Very-Low Income					
										\$665,000.00					
										Low Income					
										\$257,500.00					
										Moderate Income					
										\$15,000.00					
										TOTAL				18-Aug-14	
										Projected Program Income:					
										59.6%					
										Projected Recaptured Funds:					
										Distribution:					
										\$947,719.00					
										Total Available Funds:					
										\$947,719.00					
										Max Amount Program Income For Admin:					
										\$0.00					



# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2016/2017

Name of Local Government: St. Johns County

New Plan: X

Amendment:

Fiscal Yr. Closeout:

Please check applicable box

Strategy # From Plan Text	VLI		LI		Max. SHIP		MI		Max. SHIP		A		B		C		D		E		F						
	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Ship Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Total	Percentage	Total		Units					
A. HOME OWNERSHIP	4	\$10,000	0	\$7,500	3	\$5,000																7					
B. Purchase Assistance - Existing Home	13	\$30,000	6	\$20,000																		21					
C. Housing Rehabilitation	0	\$25,000	0	\$20,000	0	\$10,000																0					
D. Cleaner Strategy	5	\$7,500	4	\$7,500																		9					
E. Utility Tap & Connection Fees																						0					
Subtotal 1 (Home Ownership)	22		12		3						\$67,500.00	\$55,000.00	\$550,000.00	\$55,000.00	\$672,500.00							37					
<b>RENTAL STRATEGIES</b>																											
F. Rental Housing	4	\$25,000	1	\$20,000																		5					
Subtotal 2 (Non-Home Ownership)	4		1		0						\$120,000.00			\$0.00	\$120,000.00							5					
Administration Fees																											
Admin. From Program Income																											
Home Ownership Counseling																											
<b>GRAND TOTAL</b>	26		13		3						\$187,500.00	\$550,000.00	\$947,725.00	\$55,000.00	\$947,725.00							42					
Add Subtotal 1 & 2, plus all Admin. & HO Counseling																											
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																											
Percentage Construction/Reh																77.82%											
Maximum Allowable																											
Purchase Price:																											
Allocation Breakdown																											
Very-Low Income																Amount						%					
Low Income																\$565,000.00						59.6%					
Moderate Income																\$257,500.00						27.2%					
TOTAL																\$15,000.00						1.6%					
																						88.4%					

18-Aug-14

**State Housing Initiative Partnership (SHIP) Program  
Fiscal Year 2014-2015 Funding Certification**

**Name of Local Government**

St. Johns County

**Projected Allocation\***

\$947,719

*\*See estimated allocation chart attached to this document. Funds are subject to approval of the Governor and transfer of funds to Florida Housing Finance Corporation.*

<b>Strategies</b>	<b>Does this strategy serve: HO or Rental?</b>	<b>Is this an approved strategy in current LHAP? (Y/N)</b>	<b>Will this strategy be eligible for Special Needs Applicants? (Y/N)</b>	<b>Total \$ Amount to be Expended</b>
Homeownership-Existing Home	HO	yes	Yes	\$55,000
Rehabilitation	HO	yes	Yes	\$550,000
Disaster	HO	yes	Yes	\$
Rental	Rental	yes	Yes	\$120,000
Tap-in Connection Fees	HO	yes	Yes	\$67,500
<b>Total must equal total allocation for 2014-2015 minus administrative costs</b>				\$792,500
<p>For strategies targeting the Special Needs requirement, describe any additional information that will be utilized to ensure this goal is met:</p> <p>The listing of applicants for the Rehabilitation Strategy is reviewed to identify special needs clients. The Association for Retarded Citizens (ARC) has been notified of the program availability so that any eligible clients can be assisted. The Social Services staff is working with us to identify opportunities to assist Youth Aging Out of Foster Care. We are also working with our local housing partnership in order to identify eligible clients who may have applied for other programs they administer.</p>				

**Legislative Proviso Language**

*From the funds in Specific Appropriation 2247, each local government must use a minimum of 20 percent of its allocation to serve persons with special needs as defined in section 420.0004, Florida Statutes. Before this portion of the allocation is released by the Florida Housing Finance Corporation (FHFC), a local government must certify that it will meet this requirement through existing approved strategies in the local assistance plan or submit a new local housing assistance plan strategy for this purpose to the FHFC for approval to ensure that it meets these specifications. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in section 393.063, Florida*

*Statutes, with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.*

*420.0004 (13), F.S. "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.*

*393.063 (9), F.S. "Developmental disability" means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.*

**Certifications for SHIP Fiscal Year 2014-2015 Funding:**

\_\_\_\_\_ St. Johns County \_\_\_\_\_ **agrees that:**  
*Local Government Name*

1. The city/county has read and understands the legislative language above.
2. The city/county understands that we are required to meet the goals as described in the language for the allocation of SHIP funds for fiscal year 2014-2015 in addition to meeting all other SHIP program requirements in section 420.9071-9079, Florida Statutes, and chapter 67-37, Florida Administrative Code.
3. The city/county will use at least 20% of the allocation of SHIP funds for fiscal year 2014-2015 for special needs households as defined in section 420.0004 (13), Florida Statutes, and included below through approved strategies or by incorporating new strategies, prioritizing funding for persons with developmental disabilities as defined in section 393.063 (9), Florida Statutes, and included below with an emphasis on home modifications, including technological enhancements and devices.
4. The city/county agrees to tracking each household for special needs and will report such data as part of the annual report or as required by FHFC.

**Authorized Signature:**

\_\_\_\_\_  
Name John H. Morris, Chair, St. Johns County BCC Signature

Date: \_\_\_\_\_

Please return this completed form as a PDF document to [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org)

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

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

<b>Local Government</b>	St. Johns County
<b>Chief Elected Official</b>	John H. Morris, Chairman, Board of County Commissioners
<b>Address</b>	500 San Sebastian View, St. Augustine, FL 32084
<b>SHIP Administrator</b>	Dana Froberg
<b>Address</b>	1955 U.S. 1 South, St. Augustine, FL 32084
<b>Telephone</b>	904-827-6895
<b>EMAIL</b>	dfroberg@sjcfl.us
<b>Alternate SHIP Contact</b>	Julie Voorhees
<b>Telephone</b>	904-827-6896
<b>EMAIL</b>	jvoorhees@sjcfl.us
<b>Interlocal Agreement (list other local governments in interlocal)</b>	N/A
<b>Local Government Employer Federal ID #</b>	59-600825
<b>Disbursement (list bank account information if changed from previous)</b>	No change
<b>Other Information</b>	

Please attach this form as Exhibit F and submit along with your completed LHAP.

Mail to: St. Johns County  
Housing and Community Development  
500 San Sebastian View  
St. Augustine, FL 32084

(ATTACHMENT 'G')

**ST. JOHNS COUNTY STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)  
HOME BUYER DOWN PAYMENT ASSISTANCE PROGRAM**

***SUBORDINATION AGREEMENT***

This subordination agreement is made by the undersigned on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, as follows:

1. The undersigned warrants that St. Johns County is the owner and holder of a note (the SHIP note) and mortgage (the SHIP mortgage) dated the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_. The SHIP mortgage is recorded in official records book \_\_\_\_\_, page \_\_\_\_\_, of the public records of St. Johns County, State of Florida, and encumbers the property (the Aproperty) described as follows. *(Enter legal property description below or attach as Schedule AA.≡)*

2. The SHIP mortgage was executed by \_\_\_\_\_ to the undersigned.

3. The SHIP mortgage and SHIP note have not been assigned, transferred or pledged by the undersigned which has full authority to execute this subordination agreement.

4. The undersigned acknowledges that \_\_\_\_\_ has executed a mortgage in favor of \_\_\_\_\_, a(n) \_\_\_\_\_ corporation, dated the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ securing a note in the amount of \$ \_\_\_\_\_, encumbering the property. The undersigned recognizes that \_\_\_\_\_ will not close on its mortgage loan and disburse the proceeds thereof unless the SHIP mortgage is subordinated in priority to the \_\_\_\_\_ mortgage.

5. To induce \_\_\_\_\_ to disburse the proceeds of its mortgage loan, the undersigned hereby subordinates and makes inferior in lien and dignity the SHIP mortgage and SHIP note to the \_\_\_\_\_ mortgage. The lien, security interest and all of the terms and conditions of the SHIP mortgage and SHIP note, and any and all assignments, amendments, extensions, consolidations and renewals of the SHIP mortgage and SHIP note as well as all future advances thereunder are likewise subordinated.

6. This Subordination Agreement shall inure to the benefit of \_\_\_\_\_, its successors and assigns, and shall be binding upon the undersigned and the undersigned's successors and assigns.

7. \_\_\_\_\_ offers the following assurances:

a. This is the first and only lien subordination requested of the mortgagor on the real property described herein.

b. SHIP staff to determine that there is a benefit to the mortgagor(s) as a result of the lien subordination, including, but not limited to one of the following:

1. The monthly payment (PITI) and the interest rate of the loan are lower than the PITI and interest rate on the current loan on the subject property described in paragraph (1) above.

2. There is a beneficial reduction in the term of the current loan on the subject property described in paragraph (1) above without a significant increase in monthly payment.

3. The new mortgage will be a 30 year (or less) fixed rate loan (no adjustments, balloons, etc.)

c. There shall be no cash or check returned to the mortgagor(s) at closing.

d. A Good Faith Estimate shall be provided to the SHIP Office before or with the completed Subordination Agreement.

e. A HUD-1 Settlement Statement shall be faxed or scanned for final review to the SHIP Office by the title company before closing.

8. This Subordination Agreement shall be governed by the laws of the State of Florida.

\_\_\_\_\_  
(Lenders Corporate Name)

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

By: \_\_\_\_\_  
(signature of officer or agent)

Its: \_\_\_\_\_  
(title or position)

The foregoing instrument was acknowledged before me this

\_\_\_\_\_ by \_\_\_\_\_,  
(date) (name of officer or agent)

\_\_\_\_\_ of \_\_\_\_\_,  
(title) (name of corporation acknowledging)

a \_\_\_\_\_ corporation, on behalf of the corporation. He/she is  
(state or place of incorporation)

personally known to me or has produced \_\_\_\_\_  
(type of identification)

as identification.

\_\_\_\_\_  
(signature of person taking acknowledgment)

\_\_\_\_\_  
(name typed, printed or stamped)

\_\_\_\_\_  
(title or rank)

\_\_\_\_\_  
(serial number, if any)

STATE OF FLORIDA

COUNTY OF ST. JOHNS COUNTY

---

By:  
County Administrator of St. Johns County  
500 San Sebastian Way  
St. Augustine, Florida 32084

The foregoing instrument was acknowledged before me this \_\_\_\_\_  
(date)

by \_\_\_\_\_, County Administrator, who  
is personally known to me or has provided \_\_\_\_\_ as  
identification.

(type of identification)

---

(signature of person taking acknowledgment)

---

(name typed, printed or stamped)

---

(title or rank)

---

(serial number, if any)