

**DESOTO COUNTY BOARD OF COUNTY COMMISSIONERS**

---



**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**FISCAL YEARS COVERED**

**FY 2014 - 2015**

**FY 2015 - 2016**

**FY 2016 - 2017**

Revised January 13, 2015

**I. PROGRAM DESCRIPTION**

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

DeSoto County Board of County Commissioners

Interlocal: Yes \_\_\_\_\_ No X

**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:**

  x   2014/2015  
  x   2015/2016  
  x   2016/2017

**D. Governance:**

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 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, 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 employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

**N. Monitoring and First Right of Refusal:**

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 which ever is longer unless as specified above.

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

**O. Administrative Budget:**

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.

The DeSoto County Board of County Commissioners 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 DeSoto County Board of County Commissioners 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 applicable city/county. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

**Q. Essential Service Personnel:**

Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S. DeSoto County defines essential service personnel as: teachers and educators, other school district, and community college employees, police and fire personnel, city, county and state government personnel, health care personnel, skilled building trades personnel, and other persons employed in the workforce earning under the 120 percent area median income limits

**R. Energy Efficiency and Green Construction:**

Section 420.9075(3)(d), F.S.: Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. The County shall, through implementation of the various SHIP housing strategies, encourage and support green, storm resistant, and low maintenance construction, including energy efficient features that are economically sound with respect to the goals and beneficiaries of each strategy.

**II. LHAP HOUSING STRATEGIES:** *Chapter 67-37.005(5), F.A.C.*

**A. Name of the Strategy: Down Payment/Closing Cost Assistance**

a. Summary of the Strategy: This strategy provides funds to homebuyers for

new construction or the purchase of an existing home or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles.

The maximum purchase price for construction or the purchase of an existing home is \$150,000. Only the amount of subsidy required to close will be awarded. Funds through this strategy may be utilized to make necessary code related repairs to the unit being purchased. Qualified persons will be eligible for funding assistance with down payment and closing costs. Homebuyers will be required to make a minimum contribution towards the purchase or closings costs of \$1,000. The assistance will be in the form of a second mortgage. The mortgage will be a balloon mortgage with no interest, no schedule of payments, and payable in one lump sum at the termination of the first mortgage. Applicants will be prequalified through the Housing office for this assistance. The applicant must attend and complete a homebuyer education class before the verification process begins. Once the applicant is income certified SHIP funds, not to exceed the maximum assistance limits contained in this plan, will be reserved for eligible individuals. Funds will be encumbered on a first-come first-qualified basis until the funds for that category have been depleted. The funds will be transferred to the closing agency for disbursement at the time of closure on the home. At that time the second mortgage and note will be signed and the mortgage will be recorded at the local clerk of the court.

- b. Fiscal Years Covered: 2014/2015 – 2016/2017
- c. Income Categories to be served: Very Low, Low, Moderate
- d. Maximum award: \$10,000
- e. Terms, Recapture and Default: Second mortgage, balloon mortgage with no interest (0%), no schedule of payments; payable in one lump sum at the termination of the first mortgage, through satisfaction due to maturity or refinance, or transfer of ownership. Homeowner will be in default in the

- event that the SHIP recipient should fail to maintain the home as his/her principal residence.
- f. Recipient Selection Criteria: Interested applicants will be instructed to attend a homebuyer education course prior to submitting an application to the Housing Department. Applicants will also be required to obtain a mortgage pre-qualification letter, in conformance with locally adopted lender guidelines. Funds will be encumbered on a first-come, first-qualified basis. The Housing Department will process applications for program eligibility. Funds will be reserved by income category until the funds for that category have been depleted.
- g. Sponsor Selection Criteria: Not Applicable. The County will administer the Purchase Assistance Program
- h. Additional Information: All SHIP assisted units must, at a minimum, meet Section 8 Housing Quality Standards, as evidenced by a home inspection report. Section 8 deficiencies must be addressed by the seller or buyer. In the event that the buyer wishes to make necessary repairs, an escrow account may be utilized for this purpose. SHIP funds may be utilized to fund such repairs in the event that the buyer is not utilizing the maximum award for the purchase of the unit. The maximum award may not be exceeded for the purposes of making repairs. Eligible home repairs include but are not limited to Energy Efficiency and Green housing related repairs:
- Repair needed to meet or exceed the requirements of the Florida Building Code.
  - Window repair, replacement and weather stripping.
  - Paints and primers that meet the Green Seal G-11 Environmental Standard.
  - Commodes with 1.3 gallons per flush capacity.
  - Use of all eligible energy star appliances.
  - Exterior or interior alterations to the unit to provide greater accessibility for persons who are physically disabled and or elderly households where a member is 62 years of age or older.

**B. Name of the Strategy: Emergency Repair**

- a. Summary of the Strategy: This strategy provides assistance to qualified very-low and low-income category eligible persons or owner-occupied existing units. Repairs for substandard units will be those repairs or improvements which are needed for safe and sanitary habitation, correction of substantial code violations or creation of additional living space. The assistance is provided through a contractor under contract with the County to provide such repairs.
- b. Fiscal Years Covered: 2014/2015 – 2016/2017
- c. Income Categories to be served: Very-low and low
- d. Maximum award: \$15,000
- e. Terms, Recapture and Default: Assistance of \$5,000 or less will be provided in the form of a grant. Assistance of a greater amount will be provided for in the form of a Deferred Payment Loan with no interest (0%), no schedule of payments for a term of 3 years. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the three year term of the Loan. In the event that the homeowner should transfer ownership or receive cash out from a refinance prior to the termination of the Deferred Payment Loan Agreement, the repayment of the Loan shall be based upon the prorated principal balance for the unexpired term of the Loan. In the event of death, the loan shall be satisfied. Failure to maintain the property as the principal residence shall constitute default.
- f. Recipient Selection Criteria: Applicants considered for repair will be selected on a first-come first-qualified and feasibility basis. Feasibility would be determined by comparing the amount of repairs necessary to bring the house up to housing codes and the amount of money available for the repair. Also the soundness of the structure to support the repair would be a consideration. The Emergency Repair program will be utilized to address repairs that are urgent in nature on units that do not require a substantial level



of rehabilitation to maintain a safe housing unit. Emergency Repair funds will not be leveraged with the Owner Occupied Rehabilitation/Repair program. Eligible applicants must own their home, although it may be mortgaged, and be current on their mortgage payments, County/City taxes and utility payments, and must clear any applicable code violations, unless the repairs will correct the direct citation.

- g. Sponsor Selection Criteria: Not applicable.
- h. Additional Information: It shall be the responsibility of the homeowner to provide proof of clear title (may be mortgaged). Recipients will be required to execute applicable loan documents prior to the start of construction. The contractor will use the SHIP funds to leverage other public monies such as Florida Fix, Low Income Home Energy Assistance Program, Weatherization Assistance Program, and Rural Housing Preservation Grants. Eligible home repairs include but are not limited to Energy Efficiency and Green housing related repairs:
  - Repair needed to meet or exceed the requirements of the Florida Building Code.
  - Window repair, replacement and weather stripping.
  - Paints and primers that meet the Green Seal G-11 Environmental Standard.
  - Commodes with 1.3 gallons per flush capacity.
  - Use of all eligible energy star appliances.
  - Exterior or interior alterations to the unit to provide greater accessibility for persons who are physically disabled and/or elderly households where a member is 62 years of age or older.

**C. Name of the Strategy: Owner Occupied Rehabilitation**

- a. Summary of the Strategy: Funds will be available for the rehabilitation of dilapidated single family structures which include manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles. Section 420.9075 (5)(c),

F.S., "Not more than 20 percent of the funds made available in each county and eligible municipality from the local housing distribution may be used for manufactured housing." Strategy is designed to perform general code related repairs. Funds may be leveraged with the Community Development Block Grant or other Federal or State funding sources.

- b. Fiscal Years Covered: 2014/2015 - 2016/2017
- c. Income Categories Served: Very Low, Low, and Moderate Income Households
- d. Maximum Award: \$50,000 per unit
- e. Terms, Recapture and Default:

**Rehabilitation Mortgages** are subject to a Deferred Payment Loan in the amount of the rehabilitation cost with no interest (0%), no schedule of payments. The soft costs in the project, such as title search, recording fees, appraisals, etc., will not be included in the Deferred Payment Loan; these fees will be treated as a grant. All unforeseen change orders will require the Deferred Payment Loan to be modified to include the cost of the change order. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner Occupant's ownership and occupancy of the property for the term of the Loan. In the event that the homeowner should transfer ownership or receive cash out from a refinance prior to the termination of the Deferred Payment Loan, the repayment of the Loan shall be based upon the prorated principal balance for the unexpired term of the Loan. In the event of death, the loan shall be satisfied. Failure to maintain the property as the principal residence shall constitute default.

Rehabilitation Mortgages will be forgiven over time as follows:

Amount of SHIP Assistance	Term
\$5,000 or less	Grant
\$5,001-\$15,000	3 years
\$15,001-\$30,000	5 years
\$30,000-\$50,000	10 years

In the event that a homeowner should choose to repay the SHIP funds due to refinance, sale, or otherwise transfer ownership of the subject property, funds received shall be considered program income. All applicants must possess clear title to the property (may be mortgaged), must be current on all County/City taxes, and utility payments, and must be clear of any applicable code violations which may be pending, unless the rehabilitation will correct the direct citation.

In the event that another State or Federal leverage source (other funds) shall ultimately require repayment of funds as a term of the assistance provided, SHIP funds will be provided in the form of a deferred payment loan with the term of five years at zero percent (0%) annual rate of interest. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the five year term of the loan, should the property be sold, rented or fail to be the principal residence, repayment of the loan shall be based upon the prorated principal balance for the unexpired term of the loan. In the absence of another State or Federal leverage source, SHIP funds shall be subject to the terms, recapture and default provisions stated above. SHIP funds per unit shall be determined at all times by the County and shall be based on evidenced need and available SHIP funds.

If the property ownership transfers due to death of the homeowner and the new owner is eligible for the SHIP Program, the SHIP mortgage may be assumed so long as all other SHIP requirements are met.

- f. Recipient Selection Criteria: Ranking criteria is identified in addendum "1". Applicants will be ranked in accordance with ranking criteria and then be funded on a first qualified first serve basis for applications with equal scores.
- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information: Eligible home repairs include but are not limited to Energy Efficiency and Green housing related repairs:
  - Repair needed to meet or exceed the requirements of the Florida

Building Code.

- Window repair, replacement and weather stripping.
- Paints and primers that meet the Green Seal G-11 Environmental Standard.
- Commodes with 1.3 gallons per flush capacity.
- Use of all eligible energy star appliances.
- Exterior or interior alterations to the unit to provide greater accessibility for persons who are physically disabled and/or elderly households where a member is 62 years of age or older.

**D. Name of the Strategy: Owner Occupied Replacement**

- a. Summary of the Strategy: Funds will be available for the replacement of dilapidated single family structures which include manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactured homes contained in rules of the Department of Highway Safety and Motor Vehicles. Strategy is designed to perform general code related repairs and improvements. Replacement of the house will be determined by lack of feasibility for rehabilitation due to structural deterioration factors relating to the roof (20% of the value of the home) exterior walls (60%) and foundation (20%). Funds may be leveraged with the Community Development Block Grant or other Federal or State funding sources.
- b. Fiscal Years Covered: 2014/2015 - 2016/2017
- c. Income Categories Served: Very Low, Low, and Moderate Income Households
- d. Maximum Award: \$100,000 per unit
- e. Terms, Recapture and Default: **Replacement Mortgages** are subject to a zero percent (0%), non-amortizing, non-forgivable second mortgage due and payable in full at the time of transfer of ownership or homeowner receives cash out from a refinance of the property. Failure to maintain the property as the principal residence shall constitute default. The soft costs in the project, such as title search, recording fees, appraisals, etc., will not be included in the

mortgage; these fees will be treated as a grant. All unforeseen change orders will require the mortgage or deferred payment loan to be modified to include the cost of the change order.

In the event that a homeowner should choose to repay the SHIP funds due to refinance, sale, or otherwise transfer ownership of the subject property, funds received shall be considered program income. All applicants must possess clear title to the property (may be mortgaged), must be current on all County/City taxes, and utility payments, and must be clear of any applicable code violations which may be pending, unless the rehabilitation will correct the direct citation.

In the event that another State or Federal leverage source (other funds) shall ultimately require repayment of funds as a term of the assistance provided, SHIP funds will be provided in the form of a deferred payment loan with the term of five years at zero percent (0%) annual rate of interest. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the five year term of the loan, should the property be sold, rented or fail to be the principal residence, repayment of the loan shall be based upon the prorated principal balance for the unexpired term of the loan.

In the absence of another State or Federal leverage source, SHIP funds shall be subject to a non-forgivable subordinate mortgage and a deferred payment loan with the deferred payment loan of five years, each at fifty percent of the total replacement cost; also to include the terms, recapture and default provisions stated above. SHIP funds per unit shall be determined at all times by the County and shall be based on evidenced need and available SHIP funds.

If the property ownership transfers due to death of the homeowner and the new owner is eligible for the SHIP Program, the SHIP mortgage may be assumed so long as all other SHIP requirements are met.

- f. Recipient Selection Criteria: Ranking criteria is identified in addendum “1”. Applicants will be ranked in accordance with ranking criteria and then be funded on a first come first serve basis for applications with equal scores. Only one replacement home per homeowner per lifetime will be allowed.
- g. Sponsor Selection Criteria: Not Applicable
- h. Additional Information: Eligible home repairs include but are not limited to Energy Efficiency and Green housing related repairs:
  - Repair needed to meet or exceed the requirements of the Florida Building Code.
  - Window repair, replacement and weather stripping.
  - Paints and primers that meet the Green Seal G-11 Environmental Standard.
  - Commodes with 1.3 gallons per flush capacity.
  - Use of all eligible energy star appliances.
  - Exterior or interior alterations to the unit to provide greater accessibility for persons who are physically disabled and/or elderly households where a member is 62 years of age or older.

**E. Foster Youth Housing/Rental Assistance Program**

- a. Summary of the Strategy:
 

This strategy, as provided in 420.628, F.S., is designed to provide the stability of safe and affordable housing to young adults who are aging out of foster care. SHIP funds may be used as part of the Local Government Contribution to provide assistance for affording rental housing whenever and wherever possible for these young adults in order to help them face numerous barriers to a successful transition to adulthood.
- b. Fiscal Years Covered: 2014/2015 – 2016/2017
- c. Income Categories to be served: Very Low Income, Low Income and Moderate Income households.
- d. Maximum award: To be received by any qualified individual as defined 67-37.002(21) will be up to \$2,000, pending funding availability, for assistance

for temporary, transitional or rental housing. Funds can be used for the first month, last month and security deposit for an eligible rental property.

- e. Terms, Recapture and Default: Assistance of \$2,000 or less will be provided for in the form of a grant.
- f. Recipient Selection Criteria:  
Applicants must meet the following eligibility criteria in order to receive a SHIP funded unit or receive assistance from eligible program sponsors:  
Young adults who are aging out of foster care meet the definition of eligible persons under ss. [420.503\(17\)](#) and [420.9071\(10\)](#) for affordable housing.
  - Eligible property/buildings shall be located in DeSoto County.
  - Eligible property must comply with the Section 8 Housing Quality Standards (HQS) in HUD Standards 24 CFR part 35 *Florida Statutes*.
  - Manufactured or Mobile homes do not qualify as eligible property.

**F. Name of Strategy: Rental New Construction Strategy**

**a. Summary of strategy:**

This strategy is designed to expand affordable housing opportunities for renters. Funds will be made available, through a competitive process, to non-profit and for profit rental housing developers/owners. Construction, minor rehabilitation, major rehabilitation, and other construction related costs are eligible activities.

**b. Fiscal Year(s): 2014-2015, 2015-2016, 2016-2017**

**c. Income Categories Served: Extremely low, very low, and low-income households as defined in Section 420.9071, F.S.**

**d. Maximum Award: \$25,000 for VLI and LI units.**

**e. Terms, Recapture, Default: All rental housing must be rented at affordable rates as published by HUD (rents will not exceed the limits as adjusted by the number of bedrooms). All rental units must maintain affordability for a term of not less than twenty (20) years. SHIP funds shall be in the form of a deferred payment loan secured by a mortgage and note with the term of twenty (20) years at zero percent (0%) annual rate of interest. The deferred payment loan principal amount**

shall be forgiven in an equal amount annually for the twenty (20) year term of the loan. Transfer of ownership prior to the end of the term of affordability shall constitute default. Failure to maintain affordable rents shall constitute default. In the event that the sponsor is found in default, the outstanding balance of the SHIP loan shall be due and payable.

- f. Recipient Selection Criteria: Residents must be income eligible families as defined by HUD and published by the Florida Housing Finance Corporation
- g. Sponsor Selection Criteria: Funds will be available on a competitive basis to non-profit and for profit developers for the creation of new affordable rental housing units. The County will solicit proposals through an RFP process in accordance with County Procurement Policies. Sponsors will be selected based on qualifications, experience, capacity based on the criteria shown in Addendum “2”.
- h. Preference will be given to sponsors leveraging other State or Federal programs such as HOME or Community Development Block Grant.

**G. 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 of the Governor of the State of Florida or the President. 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:
  - (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 deposits, 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 damage from a storm; (f) other activities as proposed by the counties and eligible municipalities and approved by Florida Housing Finance Corporation.
- b. Fiscal Years Covered: 2014/2015 – 2016/2017
- c. Income Categories to be served: Very Low, Low, and Moderate as defined in Section 420.9071(19), (28), Florida Statutes.
- d. Maximum award: \$2,500
- 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 unless disaster funds are utilized in another strategy. In such event, the applicable terms, recapture, and default provisions shall apply.
- f. Recipient Selection Criteria: First come, first served.
- g. Sponsor Selection Criteria: Not applicable
- h. Additional Information: Not applicable

### III. LHAP INCENTIVE STRATEGIES

*Section 420.9071(16), F.S.*

- A. Name of the Strategy:** Expedited Permitting  
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.
  - a. Established policy and procedures: Provide Description: Affordable housing projects are flagged to insure they are expedited ahead of other individual permit applications.
- 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: Provide Description: DeSoto County will review all known and potential affordable housing impacts prior to passing policies, procedures, regulations, or ordinances that might contribute to increased costs for residential housing. This will be done by the County Staff and will be a requirement in reviewing land use or land development legislation prior to their passage.

**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:** *Chapter 67-37.005, F.A.C.*  
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. Certification Page:** *Chapter 67-37.005(7), F.A.C.*  
Signed Certification is attached as **Exhibit D.**
- E. Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*  
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:** *Section 420.9072(3)(a), F.S.*  
If changed from the original ordinance, a copy is attached as **Exhibit G.**
- H. Interlocal Agreement:** *Section 420.9072, F.S.*  
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**

ADDENDUM "1"  
RANKING CRITERIA

All applications received during the advertisement period will be sorted by income category: Extremely Low, Very Low, Low and Moderate Income. Application will be funded by income category until funds for that year are expended.

Elderly (over 62 years of age) and Disabled applicants	5
Disabled applicants	4
Elderly (over 60 years of age)	3
Disabled dependants	2
Other Households	1
Households that have received housing assistance Through the County over the past 10 years	0

**ADDENDUM “2”  
Scoring Criteria**

<b>SCORING CRITERIA</b>	<b>Maximum Points</b>
Staffing	<b>5</b>
Operational Procedures	<b>5</b>
Staff Experience	<b>5</b>
Board Experience	<b>5</b>
<b>Sub-Total</b>	<b>20</b>
<b>Project Feasibility/Readiness to Proceed</b>	
Clearly stated, measurable objectives	<b>5</b>
Ability to proceed and complete project in a timely fashion	<b>5</b>
Engineering/Architectural Drawings	<b>5</b>
Zoning/Land Use	<b>5</b>
<b>Sub-Total</b>	<b>20</b>
<b>Financial Feasibility</b>	
Clearly budgeted sources/uses of funds	<b>5</b>
Due Diligence in Cost Estimates	<b>5</b>
Financial Audit Report	<b>5</b>
Adequate Funding to carry out plan in place	<b>5</b>
<b>Sub-Total</b>	<b>20</b>
<b>Bonus Point Awards</b>	
Extremely Low Income Benefit	<b>10</b>
Very Low Income Benefit	<b>10</b>
Low Income Benefit	<b>10</b>
Energy Efficiency	<b>10</b>
<b>Sub-Total</b>	<b>40</b>
<b>TOTAL POINTS POSSIBLE</b>	<b>100</b>

## SCORING SCALE

### Staff Experience AND Board Experience

<b>Years of Similar Project Experience</b>	<b>Points Available</b>
<b>More than 5 years</b>	<b>5</b>
<b>3-5 years</b>	<b>4</b>
<b>2 years</b>	<b>3</b>
<b>1 year</b>	<b>2</b>
<b>No Experience</b>	<b>0</b>

### Readiness to Proceed:

<b>Project Readiness</b>	<b>Points Available</b>
<b>Start Immediately</b>	<b>5</b>
<b>Start within 3-4 months</b>	<b>4</b>
<b>Start within 5-6 months</b>	<b>2</b>
<b>Start more than 6 months out</b>	<b>1</b>

Other Scoring Criteria are based on the statements/representations of clear objectives, budget, due diligence and are scored based on the information provided rather than on a clearly defined scale.

# EXHIBIT A

## Administrative Budget

LHAP 2013

Exhibit A

67-37.005(1), F.A.C.

Effective Date: 11/09

DeSoto County

Estimated Allocation for Calculating:	\$	350,000.00	
Fiscal Year 2014/2015			
Salaries and Benefits		\$31,500	
Office Supplies and Equipment		\$1,000	
Travel Perdiem Workshops, etc		\$1,000	
Advertising		\$1,000	
Other	\$	500.00	
<b>Total</b>	<b>\$</b>	<b>35,000.00</b>	<b>0.1</b>
Fiscal Year 2015/2016			
Salaries and Benefits	\$	31,500.00	
Office Supplies and Equipment		\$1,000	
Travel Perdiem Workshops, etc	\$	1,000.00	
Advertising	\$	1,000.00	
Other	\$	500.00	
<b>Total</b>	<b>\$</b>	<b>35,000.00</b>	<b>0.1</b>
Fiscal Year 2016/2017			
Salaries and Benefits	\$	31,500.00	
Office Supplies and Equipment	\$	1,000.00	
Travel Perdiem Workshops, etc	\$	1,000.00	
Advertising	\$	1,000.00	
Other	\$	500.00	
<b>Total</b>	<b>\$</b>	<b>35,000.00</b>	<b>0.1</b>

# EXHIBIT B

## Timeline



TIMETABLE FOR STATE FISCAL YEAR 2014/2015

DeSoto County

Program Activities	2014/2015												2015/2016												2016/2017												2017														
	Year	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12								
Advertise Availability of Funds	Month																																																		
Application Period(On-Going)			x	x	x	x	x	x	x	x	x	x	x																																						
Start Program Year																																																			
Annual Report																																																			
Mid-Year Review/Adjustments																																																			
End-Year Review/Adjustments																																																			
Encumbrance Deadline																																																			
Expenditure Deadline																																																			
Final Program Review																																																			

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)





# EXHIBIT C

Housing Delivery

Goals Chart

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

### STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2014-2015

Please check applicable box																																									
														New Plan: <input type="checkbox"/>																											
														Amendment: <input checked="" type="checkbox"/>																											
														Fiscal Yr. Closeout: <input type="checkbox"/>																											
Name of Local Government: DeSoto County																																									
														Estimated Funds \$350,000.00																											
Strategy	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	Award	Max. SHIP	MI	Award	Max. SHIP	LI	Max. SHIP	Award	A	B	C	D	E	F																				
		Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units																			
	Down Payment/Closing Cost Assistance	1	\$10,000	4	\$10,000	4	\$10,000	\$10,000	\$10,000			\$10,000	4	\$10,000	\$10,000		\$60,000.00	\$20,000.00	\$80,000.00	22.86%	8																				
	Emergency Repair			1	\$15,000		\$15,000										\$30,000.00		\$30,000.00	8.57%	2																				
	Owner Occupied Rehabilitation	1	\$50,000	1	\$50,000		\$50,000	\$50,000	\$50,000								\$101,000.00		\$101,000.00	28.86%	2																				
	Owner Occupied Replacement	1	\$100,000		\$100,000		\$100,000	\$100,000	\$100,000								\$100,000.00		\$100,000.00	28.57%	1																				
	Disaster Strategy				\$2,500		\$2,500	\$2,500	\$2,500										\$0.00	0.00%	0																				
																			\$0.00	0.00%	0																				
																			\$0.00	0.00%	0																				
																			\$0.00	0.00%	0																				
	<b>Subtotal 1 (Home Ownership)</b>	3	\$165,000.00	6	\$106,000.00	4	\$106,000.00	\$40,000.00	\$40,000.00							\$0.00	\$291,000.00	\$20,000.00	\$311,000.00	88.86%	13																				
<b>RENTAL STRATEGIES</b>																																									
Strategy	RENTAL STRATEGIES	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	Award	Max. SHIP	MI	Award	Max. SHIP	LI	Max. SHIP	Award	A	B	C	D	E	F																				
		Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	Units	SHIP Dollars	Without Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units																			
	Foster Youth Housing/Rental Assistance program	1	\$2,000	1	\$2,000		\$2,000	2000	\$2,000									\$4,000.00	\$4,000.00	1.14%	2																				
	Rental New Construction				\$25,000		\$25,000												\$0.00	0.00%	0																				
																			\$0.00	0.00%	0																				
																			\$0.00	0.00%	0																				
	<b>Subtotal 2 (Non-Home Ownership)</b>	1	\$2,000.00	1	\$2,000.00	0	\$2,000.00	\$0.00	\$0.00								\$0.00	\$4,000.00	\$4,000.00	1.14%	2																				
<b>Administration Fees</b>																																									
Admin. From Program Income																																									
Home Ownership Counseling																																									
<b>GRAND TOTAL</b>																																									
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																																									
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																																									
																	New					Existing																			
																	\$0.00					\$291,000.00					\$24,000.00					\$350,000.00					100.00%				
<b>Percentage Construction/Rehab</b>																																									
Maximum Allowable																																									
Purchase Price:																																									
																	New					Existing																			
																	\$0.00					\$150,000					\$150,000					100.00%									
<b>Allocation Breakdown</b>																																									
																	Amount					%																			
																	\$167,000.00					47.7%																			
																	\$108,000.00					30.9%																			
																	\$40,000.00					11.4%																			
																	\$315,000.00					90.0%																			
<b>TOTAL</b>																																									
																				26-Jan-15																					

# FLORIDA HOUSING FINANCE CORPORATION

## HOUSING DELIVERY GOALS CHART

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

Please check applicable box																
														New Plan: <b>x</b>		
														Amendment:		
														Fiscal Yr. Closeout:		
Name of Local Government: DeSoto County																
Estimated Funds:																
\$350,000.00																
Strategy	A			B			C			D			E		F	
	New Construction	Rehab/Repair	Without Construction	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Total		Total
HOME OWNERSHIP	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	Max. SHIP Award	MI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	SHIP Dollars	Percentage	Units
STRATEGIES (strategy title must be same as the title used in plan text.)																
Down Payment/Closing Cost Assistance	1	\$1,000	4	\$10,000	4	\$10,000	\$10,000.00							\$20,000.00	22.86%	8
Emergency Repair	1	\$15,000	1	\$15,000			\$30,000.00							\$30,000.00	8.57%	2
Owner Occupied Rehabilitation	1	\$50,000	1	\$50,000			\$101,000.00							\$101,000.00	28.86%	2
Owner Occupied Replacement	1	\$80,000		\$100,000			\$100,000.00							\$100,000.00	28.57%	1
Disaster Strategy		\$2,500		\$2,500										\$0.00	0.00%	0
														\$0.00	0.00%	0
														\$0.00	0.00%	0
														\$0.00	0.00%	0
<b>Subtotal 1 (Home Ownership)</b>	<b>3</b>	<b>\$165,000.00</b>	<b>6</b>	<b>\$106,000.00</b>	<b>4</b>	<b>\$106,000.00</b>	<b>\$291,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>\$311,000.00</b>	<b>88.86%</b>	<b>13</b>
<b>RENTAL STRATEGIES</b>																
Foster Youth Housing/Rental Assistance Prg	1	\$2,000	1	\$2,000										\$4,000.00	1.14%	2
Rental New Construction		\$25,000		\$25,000										\$0.00	0.00%	0
														\$0.00	0.00%	0
														\$0.00	0.00%	0
<b>Subtotal 2 (Non-Home Ownership)</b>	<b>1</b>	<b>\$2,000.00</b>	<b>1</b>	<b>\$2,000.00</b>	<b>0</b>	<b>\$2,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>	<b>\$35,000.00</b>	<b>10.00%</b>	<b>2</b>
Administration Fees																
Admin. From Program Income																
Home Ownership Counseling																
<b>GRAND TOTAL</b>	<b>4</b>		<b>7</b>		<b>4</b>		<b>\$291,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$24,000.00</b>	<b>\$24,000.00</b>	<b>\$24,000.00</b>	<b>\$24,000.00</b>	<b>\$350,000.00</b>	<b>100.00%</b>	<b>15</b>
Add Subtotals 1 & 2, plus all Admin. & HO Counseling																
Percentage Construction/Rehab																
Maximum Allowable																
Purchase Price:																
New																
Existing																
Max Amount Program Income For Admin:																
Allocation Breakdown																
Very-Low Income																
Low Income																
Moderate Income																
TOTAL																
Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																
0.831428571																
Projected Program Income:																
Projected Recaptured Funds:																
Distribution:																
Total Available Funds:																
90.0%																
26-Jan-15																



# EXHIBIT D

Certification



**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: DeSoto County

- (1) The local government will advertise the availability of SHIP funds, if available, 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 assistance.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if, at any time, 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 and Technical Revisions 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 as program income.
- (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 by June 30 of each calendar year.

- 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 by June 30.
- 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 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 not* been implemented.  
(except for Miami Dade County)

C. Guy Maxcy  
Witness

Elton L. Langford  
Chief Elected Official or designee

Peggy Waters  
Witness

C. Guy Maxcy, County Administrator  
Type Name and Title

Peggy Waters, Social Services Director

April 22, 2014  
Date

**OR**

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

# EXHIBIT E

Resolution

DESOTO COUNTY, FLORIDA

RESOLUTION NO. 2015 - 06

**A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF DESOTO COUNTY, FLORIDA, ADOPTING THE REVISED LOCAL HOUSING ASSISTANCE PLAN FOR FISCAL YEARS 2014/2015-2016-2017 PURSUANT TO RULE 67-37.004, FLORIDA ADMINISTRATIVE CODE; STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM.**

**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**, DeSoto County is empowered to establish a Local Housing Assistance Program by ordinance, in accordance with Section 420.9072, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code; and,

**WHEREAS**, Rule 67-37.004, Florida Administrative Code, provides that Local Housing Assistance Plan must be adopted by Local Government ordinance or resolution.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF DESOTO COUNTY, FLORIDA, that:**

**Section 1.** The Board of County Commissioners of DeSoto County hereby approves the amendment to the FY 2014/2015-2016/2017 Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by Rule 67-37, Florida Administrative Code.

**Section 2.** The Chairman, or County Administrator in his/her absence, is hereby designated and authorized to execute any documents and certifications required by Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program,

**Section 3.** That this Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED this 27<sup>th</sup> day of January, 2015

BOARD OF COUNTY COMMISSIONERS  
OF DESOTO COUNTY, FLORIDA

ATTEST:



Mandy Hines  
County Administrator

By:



Gabriel Quave  
Chairman

Approved as to form and legal sufficiency:



Donald D. Conn  
County Attorney

# EXHIBIT F

Program Information

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

---

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

<b>Local Government</b>	DeSoto County Board of County Commissioners
<b>Chief Elected Official</b>	Elton A. Langford, Chairman
<b>Address</b>	201 East Oak Street, Suite 201, Arcadia, FL 34266
<b>SHIP Administrator</b>	Peggy Waters
<b>Address</b>	201 East Oak Street, Suite 202, Arcadia, FL 34266
<b>Telephone</b>	(863)993-4858
<b>EMAIL</b>	<a href="mailto:p.waters@desotobocc.com">p.waters@desotobocc.com</a>
<b>Alternate SHIP Contact</b>	C. Guy Maxy, Count Administrator
<b>Telephone</b>	(863)993-4800
<b>EMAIL</b>	<a href="mailto:g.maxcy@deosotobocc.com">g.maxcy@deosotobocc.com</a>
<b>Interlocal Agreement (list other local governments in interlocal)</b>	
<b>Local Government Employer Federal ID #</b>	59-6000579
<b>Disbursement (list bank account information if changed from previous)</b>	
<b>Other Information</b>	

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