



MARION COUNTY

2015LHAPFINAL

State Housing Initiatives Partnership (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2017, 2018, and 2019

Adopted by Resolution 16-R-

**Marion County Community Services
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I. Program Details:

A. Name of the participating local government:

Marion County Board of County Commissioners _____

Is there an Interlocal Agreement: Yes _____ No X

If "Yes", name local government(s) in the Interlocal Agreement:

B. Purpose of the program:

1. To meet the housing needs of the extremely low (30%), very low (50%), low (80%) and moderate (120%) income households;
2. To expand production of and preserve affordable housing; and
3. To further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2016-2017, 201-2018 and 2018-2019

D. Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code. Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.

E. Local Housing Partnership:

The 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:

Marion County has adopted a Plan that increases the availability of affordable residential units by partnering with local lenders and other partners committed to leveraging SHIP funds with private and public funding. The local Lender's Consortium agrees to reduce fees to help lower client cost. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs or HUD grant projects.

G. Public Input:

Public input was solicited through face-to-face meetings with housing providers, social service providers, local lenders and, realtors, neighborhood associations. Public input was solicited by advertising the Local Housing assistance Plan through a press release and by posting on the Marion County Community Services web page.

H. Advertising and Outreach:

In accordance with 420.9075(4)(b), when funding is available, Marion County or its administrative representative, the Community Services Director, shall advertise the notice of funding availability in a newspaper of general circulation and periodicals servicing 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. Waiting List/Priorities:

In the event that Marion County receives more applications than what funding remains available for an income category, a waiting list for assistance will be put into place.

Applications will be processed as follows:

1. All applications will be processed on a first come, first ready basis by income category.
2. Applications previously denied must submit a new application and will be placed on the waiting list for processing.
3. Applicants that are placed on a waiting list will be notified by mail. As funding becomes available and their application rotates to the top of the waiting list, the applicant will be contacted and their application will be processed.

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, disability, or marital status in the award application process for eligible housing.

K. Support Services and Counseling:

Support services are available from various sources. Available support and counseling services may include but are not limited to: Homeownership training, financial counseling, foreclosure intervention, and referral to local services as needed.

L. 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, 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:

U.S. Treasury Department

Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and posted at www.floridahousing.org.

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. 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.

N. Welfare Transition Program:

Marion County has developed an application process for eligible sponsors applying for funding, that describes within the scoring criteria, and how preference is given to an eligible sponsor that can demonstrate employment of personnel from the Welfare Transition Program.

O. Monitoring and First Right of Refusal:

Rental units assisted with SHIP funding will be monitored and tenant eligibility monitored by Marion County Community Services staff annually or, to the extent another governmental entity provides the same monitoring and determination, will 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 at least annually for 15 years or term of assistance.

Eligible sponsors that offer SHIP assisted rental housing units 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.

P. Administrative Budget:

Funds deposited in the Marion County Local Housing Assistance Trust Fund shall be used to administer and implement the local housing assistance plan. Marion County has found that the cost administering the program requires ten percent (10%) of the local housing distribution plus five (5%) of the program income and has adopted these findings in the attached resolution, **Exhibit D.**

Q. Program Administration:

Administration of the local housing assistance plan, is the responsibility of Marion County under the direction of the County Administrator, or his designee, the County Services Director.

R. Project Delivery Costs: N/A

S. Essential Service Personnel Definition:

“Essential Services Personnel” means any person in need of affordable housing, who is a permanent employee (excluding temporary and on-call employees) of a company or organization located within Marion County, including, but not limited to teachers and educators, police and fire personnel, health care personnel and skilled building trades personnel.

T. Describe efforts to incorporate Green Building and Energy Saving products and processes:

Reduction of client's long term costs relating to maintenance, utilities or insurance: Green building techniques including Energy Star appliances, HVAC duct sealing added insulation, energy-efficient lighting and Florida-friendly landscaping are included in the Marion County Community Services Rehabilitation Standards Manual. Energy and water conservation and appropriate fertilizer & pesticide use are part of County homeownership class instruction. In addition, rehabilitation activities include an assessment and repair/replacement as warranted of items as required to maintain affordable homeowner's insurance.

U. Describe efforts to reduce homelessness: To provide housing assistance to Marion County residents in the effort to prevent homelessness. The assistance provided to each applicant is designed to help individuals/families quickly regain stability in permanent housing This will be achieved by assisting individuals/family's living in hotel or motel with the ability to pay the monthly rent but do not have the first, last month, deposit and utility deposit.

Section II. LHAP Strategies:

A.

Purchase Assistance with Rehab	Code-1
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a. **Summary of Strategy:** The Marion County Purchase Assistance Program is designed to assist homebuyers with the purchase of a new or existing single family home or condominium. Funding, which is provided as a second or subordinate mortgage loan, may be used for down payment, closing costs, principal buy-down and repairs as

needed for affordable homeownership. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, Florida Housing Finance Corporation's Bond Program, or Rural Development.

b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

c. **Income Categories to be served:** Very low (50%), low (80%), and moderate (120%) income applicant.

d. **Maximum award:** \$40,000

e. **Terms:**

1. **Loan/deferred loan/grant:** Deferred payment loan secured mortgage
2. **Interest Rate:** 0%
3. **Term:** 30 years
4. **Forgiveness/Repayment:** The loan will be forgiven at the end of the 30 year period if all conditions has been met.
5. **Default/Recapture: Terms, Recapture and Default:** Funds are secured with a 30 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 30 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
 - a) **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.
 - b) **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;
 - c) **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
 - d) **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.

f.. **Recipient Selection Criteria:** An applicant may submit a completed SHIP Application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.

- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in numerical order. As funding becomes available for a specific income category, the applicant will the lowest number within that category will be contacted and processed.
- The household assisted must be certified as very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

g. **Sponsor/Developer Selection Criteria: N/A**

h. **Additional Information:** N/A

- a. Units assisted must be within Marion County, but located outside the city limits of Ocala.
- b. Mobile homes are not a category of eligible housing.
- c. Applicants are not eligible to apply for any additional SHIP Assistance Strategy, except Foreclosure Intervention or Disaster Relief, for a period of 5 years.
- d. Completion of a County approved Homebuyer Education Program is mandatory prior to closing.
- e. First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.

B.

Owner Occupied Rehabilitation and Emergency Repair Program	Code-2
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- a. **Summary of Strategy:** This program is designed to assist eligible homeowners with needed repairs, alterations, mitigation, and/or additions to improve their health, safety and well-being or contribute to the structural integrity, long-term affordability and preservation of their owner-occupied home. The home must be suitable for rehabilitation as determined by the Community Services Rehabilitation Construction Coordinator. Loans for assistance may include costs related to all eligible repairs, such as testing, inspections, engineering, permit fees, and abatement and pest control.
- b. **Fiscal Years Covered: 2016-2017, 2017-2018 and 2018-2019**
- c. **Income Categories to be served:** Extremely Low (30%), Very low (50%), low (80%), and moderate (120%) income applicant.
- d. Maximum award: \$40,000
- e. **Terms:** 20 year
- f. **Loan/deferred loan/grant:** Deferred payment, loan secured mortgage

- g. **Interest Rate:** 0%
- h. **Forgiveness/Repayment:** Loan, will be forgiven at 10% annually beginning in year 11 of the loan term. Repayment of the principal will be prorated based on the calculation above.
- i. **Default/Recapture:** Funds are secured with a 20 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 20 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
- b. **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.
 - c. **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;
 - d. **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
 - e. **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.
- j. **Recipient Selection Criteria:** Applicant may submit a completed SHIP Application to Marion County Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.
- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; extremely low (30%), very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in

numerical order. As funding becomes available for a specific income category, the applicant with the lowest number within that category will be contacted and processed.

- The household assisted must be certified as extremely low (30%), very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

k. **Sponsor/Developer Selection Criteria:** N/A

l. **Additional Information:**

- Units assisted must be within Marion County, but located outside the city limits of Ocala.
- Previously assisted households, facing single emergency repairs as determined below, and without the resources to complete the repairs – maybe assisted only for emergency repairs, within the 5 year window. Household must meet all other income eligibility requirements.

C.

Owner Occupied Rehabilitation for (120%) Income Households	Code-3
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- a. **Summary of Strategy:** This program is designed to assist Moderate Income homeowners with short-term, low payment loans to complete eligible health and safety, code related repairs or energy efficiency to prove the safety and well-being or contribute to the long-term affordability and preservation of their owner-occupied home. The home must be suitable for rehabilitation as determined by the Community Services Construction Coordinator. Loans for assistance may include:
- Previously assisted households, facing a single emergency repair as detail below, and without the resources to complete the repair-may be assisted – only for the emergency repair within the 5 year window. Household must meet all other income eligibility requirements.
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Moderate (120%) Income households
- d. **Maximum award:** \$10,000
- e. **Terms:** 5 Years
1. **Loan/deferred loan/grant:** Low payment Loan
 2. **Interest Rate:** 0%
 3. **Forgiveness/Repayment:** Loan payment will equal total assistance provided divided by 60 months. Payments will begin at the start of first month following completion of assistance.
 4. **Default/Recapture:** Repayment in full is due upon sale, title transfer, refinance, or if the home is no longer owner-occupied during the loan term, except for a transfer in the event of death, if an income-eligible heir takes possession and maintains the home as their homesteaded residence.
- f. **Recipient Selection Criteria:** Applicant may submit a completed SHIP Application

to Marion County Services for a determination of income eligibility at any time.

Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis.

- In the event there are more applications than can be processed due to lack of funding, they will be sorted by sorted by income category; extremely low (30%), very low (50%), low (80%) or moderate (120%). Applicants will be placed in the appropriate income category list in numerical order. As funding becomes available for a specific income category, the applicant with the lowest number within that category will be contacted and processed.
- The household assisted must be certified as extremely low (30%), very low (50%), low (80%) or moderate-income (120%), be credit worthy and have sufficient income and credit scores to obtain conventional mortgage financing from a participating lender or Rural Development. The credit and financial capacity of all applicants receiving purchase assistance will be determined by credit checks. Written verification of income, employment and benefits will be obtained.
- Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education Program.
- Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

g. **Sponsor/Developer Selection Criteria:** N/A

h. **Additional Information:**

- Units assisted must be within Marion County, but located outside the city limits of Ocala.
- The home must be homestead and owner-occupied as the primary residence for a minimum of 12 months prior to application. Eligible forms of ownership may be
 - Warranty Deed
 - Fee simple title
 - An equivalent form of ownership approved by HUD
 - Homeowner may utilize program more than once but only after full repayment of previous loan.

D.

Foreclosure Intervention Loan Program	Code-7
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- a. Summary of Strategy:** The County will provide loan assistance to eligible Marion County homeowners living outside the City of Ocala to prevent foreclosure. Applicants must own and occupy the assisted property as the principal residence (must be homesteaded), may not be eligible for HUD Housing Assistance Mortgage Program, State Hardest Hit Funds or other related programs, must be delinquent at least two full monthly mortgage payments, must be delinquent at least two full monthly mortgage payments, in receipt of a letter from the mortgagee notifying the applicant of delinquency and/or intent to foreclosure and must attend HUD certified financial counseling session. Only the primary mortgage is eligible for assistance. Mortgage delinquency must be resolvable with the amount of assistance that can be provided and/or applicant must be able to pay the difference needed. In addition, the default must have been caused by circumstances beyond the control of the applicant and there must be a reasonable prospect that the applicant will be able to resume full mortgage payments to the primary lender.
- b. Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served:** Very low (50%) low income (80%) and moderate (120%).
- d. Maximum award:** \$6,000

e. **Terms:** 30 years

1. Loan/deferred loan/grant: : The amount of SHIP funding used to bring the primary mortgage or taxes current will be added to the existing SHIP mortgage balance, under the existing terms, through a mortgage modification.

2. Interest Rate: 0%

3 Forgiveness/Repayment: The loan will be forgiven at the end of the 30 year period if all conditions has been met.

4 Default/Recapture: Funds are secured with a 30 year, 0% interest, and deferred payment mortgage loan forgiven at the end of the 30 year period if all conditions have been met. Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

a. **Sale;** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or reduction of note.

b. **Title transfer;** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;

f. **Refinance to access equity;** a refinance of the first mortgage may be approved if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;

g. **Homeowner no longer resides in the home;** The County reserves the right to foreclose if payment is not received as noted above.

f. **Recipient Selectin Criteria:** Applicants meeting the basic pre-screening guidelines will be referred to NHDC's Financial Counselor for a determination of income and program eligibility. Applicants are required to provide all documentation requested for

income, eligibility, and qualification determination. Applications are processed on a first come, first qualified basis. Persons that qualify for SHIP foreclosure assistance will be required to contractually agree to all SHIP foreclosure assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted is their primary residence.

g. Additional Information:

- a. Units assisted must be within Marion County, but located outside the city limits of Ocala.
- b. Mobile homes, vacation homes and secondary mortgages/lines of credit are not eligible for assistance.
- c. Primary mortgage must be at a fixed rate: no ARM's prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
- d. This assistance is available only once to the mortgagee(s).

E.

Eviction Prevention	Code- 23
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- a. **Summary of Strategy:** Short-term Rental and Utility Assist. This program is designed to assistance family's faced with possible eviction from their home due to delinquent rent and/or utilities payments. Eligible tenants are those with an unforeseen situation, through no fault of their own, unable to make their rent or utility obligations and faced with disconnection or eviction with a 3-day notice and without resources to bring account current.

Assistance includes payment of up to three months of arrearages to maintain or

first, last, and deposits to secure affordable rental housing and up to two additional month's rent if necessary to stabilize the household. Maximum assistance is three months. Household must be reasonable expected to be able to sustain housing after assistance is provided.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Extremely Low (30%), Very Low, (50%)
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A - Grant
- f. **Loan/deferred loan/grant:** Grant
- h. **Interest Rate:** N/A
- h. **Forgiveness/Repayment:** N/A - Grant
- f. **Default/Recapture:** N/A - Grant
- k. **Recipient Selection Criteria:** First come, first qualified, income eligible applicants that meet the criteria established within this strategy.
 - The default must be due to circumstances beyond the control of the applicant.
- l. **Sponsor/Developer Selection Criteria:** N/A
- m. **Additional Information:**
 - Moving and relocation costs are not eligible.
 - Must meet with a HUD certified Financial Counselor.

F.

Rapid Rehousing for Homeless Families Living in Motels	Code- 26
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- a. **Summary of Strategy:** Short-term Rental and Utility Assistance. This program is designed to assist low income households living in local motels with the ability to pay on-going rent and utilities, but without the resources to pay first, last and deposits, and or utilities arrearages necessary to attain affordable rental housing.

Assistance includes payment of utility arrearages up to a maximum of three months and first, last and deposits to secure an affordable rental unit. May include up to two months additional rent if necessary to stabilize the household.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Very Low, (50%), and Low Income (80%).
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A - Grant
- f. **Loan/deferred loan/grant:** Grant
- g. **Interest Rate:** N/A
- h. **Forgiveness/Repayment:** N/A - Grant
- i. **Default/Recapture:** N/A – Grant
- j. **Recipient Selection Criteria:** First come, first qualified, income eligible applicants that meet the criteria established within this strategy.
- k. **Sponsor/Developer Selection Criteria:** N/A
- l. **Additional Information:**
 - Moving and relocation costs are not eligible.
 - Must meet with a HUD certified Financial Counselor.
 - Unit must meet habitability standards.

G.

Disaster Relief Grant Assistance	Code- 16
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- a. **Summary of Strategy:** In the event that a State, or Federally declared “disaster” or “state of emergency” is issued by Executive Order, then any unencumbered funds may be used to provide emergency disaster assistance to income eligible homeowners as a grant to address emergency housing needs. Generally disaster assistance funds can be used for such items as:
 1. Tree and debris removal to make individual housing units

habitable:

2. Interim repairs to avoid further damage to home;
3. Emergency supplies to weather proof damaged home;
4. Building permits;
5. Post disaster assistance with non-insured repairs
6. Insurance deductibles; and
7. Expenses to prevent flooding of home with sand bags, sand, pump rental, etc.

- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Extremely Low (30%), Very Low, (50%) Low (80%), moderate-income (120%) households.
- d. **Maximum award:** \$5,000
- e. **Terms:** N/A
- f. **Loan/deferred loan/grant:** Grant
- g. **Interest Rate:** N/A
- g. **Term:** N/A - Grant
- h. **Forgiveness/Repayment:** N/A - Grant
- i. **Default/Recapture:** N/A
- k. **Recipient Selection Criteria:** First come, first qualified, income eligible homeowners located in Marion County and without sufficient financial resources such as insurance, savings, stocks, bonds, certificates of deposit, or other assets to cover the costs for repairs or deductibles. Complete applications from affected homeowners will be processed expeditiously.
 - Applicants are required to provide all documentation requested for income and eligibility determination.
 - The unit assisted must be owner-occupied and homesteaded as the primary resident.

l. **Sponsor/Developer Selection Criteria:** N/A

m. **Additional Information:**

- 1) Mobile homes are not eligible for repairs assistance however, mobile homes with extensive repairs may be considered for replacement if authorized by Executive Order of Emergency Rule.
- 2) Applicant's needing additional repairs may apply for SHIP Homeowner Rehabilitation. However, total combined funding may not exceed the maximum Rehabilitation per unit award. All Rehabilitation guidelines will apply.

H.

Rental and Transitional Housing and Special Needs Households	Code- 11-13
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- a. **Summary of Strategy:** To assist non-profit housing providers with funding to construct or rehabilitate affordable rental or transitional housing for extremely low (30%) very low (50%) and low income (80%) households, particularly special needs households as defined in FAC 67-37.002(21)
- b. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:** Rental units must be restricted to extremely low (30%), very low (50%), or low (80%) income clients.
- d. **Maximum award:** \$30,000 / unit
- e. **Terms:** 30 years
- f. **Loan/deferred loan/grant:** Deferred payment loan secured mortgage
- g. **Interest Rate:** 0%
- h. **Forgiveness/Repayment:** Repayment of the principal is due in full upon sale, title, transfer, or if no longer used for the extremely low

(30%), very low (50%), low income (80%) client.

- i. **Default/Recapture:** Repayment of the principal is due in full upon sale, title transfer, or if no longer used for the benefit of lower income clients.
- j. **Recipient Selection Criteria:**
 - Only non-profit sponsors may apply.
 - Rental may not exceed the maximum rents allowed per bedroom as established by HUD and distributed annually by the Florida Housing Finance Corporation.
- k. **Sponsor/Developer Selection Criteria:** Applications from non-profit organizations will be accepted during the advertised application cycle. Information including, but not limited to, unit price, leveraging of funds, length of project, project feasibility, number of clients to be served, client selection process, organizational experience, monitoring capabilities, and documentation procedures will be evaluated and scored to determine award. Additional points will be given in the application selection process to those eligible sponsors that employ personnel from the Welfare Transition Program or provide for persons with special housing needs. The highest scoring sponsor will be awarded based on availability of funds.
- l. **Additional Information:**
 - a. Mobile homes are not eligible for assistance
 - b. Projects located within the City of Ocala are eligible to apply.

III. LHAP Incentive Strategies

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

A. **Expedited Permitting**

Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

1. **Established policy and procedures:**

Administrative Policy 07-04 requires the Community Services Department review of all Affordable/Workforce Housing Department applications for affordability provisions. Approved projects will be provided with a Certification of Affordability to be attached to their application. The Application and Certification will be forwarded to the DRC.

The Department Review Committee will meet with the Affordable Housing Project Manager or Engineer at their next scheduled meeting to establish timelines and procedures for fast tracking reviews and permit processing. The timeline schedule and procedures for fast tracking shall be provided to the Community Services Department, along with an estimation of how much time this expedited schedule will save over regular development processing.

B. **Ongoing Review Process**

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption was implemented by Administrative Policy 07-04.

1. **Established policy and procedures:**

All Departments under the Marion County Administrator will, prior to adoption or Board approval, review all policies, procedures, ordinances, regulations or plan provisions to determine if there will be any impact to the cost of housing. If there is a cost associated, this cost is to be noted to the Agenda Cover Page and forwarded to the Community Services Department prior to the Board meeting. If it is a policy change that does not require Board action, a summary with the

associated cost should be forwarded to the Community Services Director for review and comment prior to implementations.

C. Alternative Method of Impact Fee Payment

1. Established policy and procedures:

Transportation Impact Fee Ordinance 02-8, adopted April 22, 2002, allows the county administrator to approve an agreement for twelve (12) equal monthly payments of the impact fee for applicants who meet the Marion County S.H.I.P. Program guidelines for low income families. A forty dollar (\$40.00) nonrefundable process fee will be charged for all applications for a deferred payment agreement.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

LHAP 2009-001		
Exhibit A		
Administrative Budget		
Revised: 6/2015		
Marion County Department of Community Services		
Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:	\$	1,796,200.00
Salaries and Benefits		\$147,659
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	160,006.00
		0.08908
Fiscal Year: 2017-2018		
Estimated Allocation for Calculating:	\$	1,927,383.50
Salaries and Benefits	\$	178,620.00
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	190,967.00
		0.099081
Fiscal Year 2018-2019		
Estimated Allocation for Calculating:	\$	1,927,383.50
Salaries and Benefits	\$	178,620.00
Office Supplies and Equipment	\$	4,132.00
Travel Per diem Workshops, etc.	\$	2,100.00
Advertising	\$	1,200.00
Other*	\$	4,915.00
Total	\$	190,967.00
		0.099081

Timeline for SHIP Expenditures

Marion County affirms that funds allocated for these fiscal years will
(local government)
meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2016-2017	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
2017-2018	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
2018-2019	6/30/2020	6/30/2021	9/15/2019	9/15/2020	9/15/2021

If funds allocated for these fiscal years is not anticipated to meet any of the deadlines in the table above, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2016-2017	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
2017-2018	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
2018-2019	3/30/2020	3/30/2021	6/15/2019	6/15/2020	6/15/2021

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and terry.auringer@floridahousing.org and include:

1. A statement that "(city/county) requests an extension to the expenditure deadline for fiscal year _____.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email terry.auringer@floridahousing.org when you are ready to "submit" the AR.



FLORIDA HOUSING FINANCE CORPORATION													LHAP Exhibit C 2015											
HOUSING DELIVERY GOALS CHART													Please check applicable box											
2016-2017													New Plan:											
													Amendment:											
													Fiscal Yr. Closeout:											
Name of Local Government:			MARION COUNTY						Allocation:		\$1,917,663.21													
Strategy #	From Plan Text	Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in 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									
1			Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20									
2			Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18									
7			Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10									
7			Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15									
16			Disaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
			Subtotal 1 (Home Ownership)	15		24		24		\$0.00	\$1,280,000.00	\$90,000.00	\$1,370,000.00	71.43%	63									
RENTAL STRATEGIES													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
11,14,21			Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4									
23			Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31									
26			Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20									
													\$0.00	0.00%	0									
													\$0.00	0.00%	0									
			Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55									
			Administration Fees										\$179,600.00	9.37%										
			Admin. From Program Income										\$6,550.00	0.34%										
			Home Ownership Counseling										\$2,000.00	0.10%										
			GRAND TOTAL																					
			Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$1,400,000.00	\$345,000.00	\$1,933,150.00	100.79%	118									
			Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										78%										
			Maximum Allowable																					
			Purchase Price:							New		Existing												
			Allocation Breakdown	Amount		%				Projected Program Income:	\$121,463.21	Max Amount Program Income For Admin	\$6,073.16											
			Very-Low Income	\$565,000.00		29.5%				Projected Recaptured Funds:														
			Low Income	\$930,000.00		48.5%				Distribution:	\$1,796,200.00													
			Moderate Income	\$270,000.00		14.1%				Total Available Funds:	\$1,917,663.21													
			TOTAL	\$1,765,000.00		92.0%																		



**FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2017-2018**

Please check applicable box

New Plan:	
Amendment:	
Fiscal Yr. Closeout:	

Name of Local Government: **MARION COUNTY** Allocation: \$1,917,663.21

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)	VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
1	Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20
2	Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18
7	Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10
7	Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15
16	Disaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 1 (Home Ownership)	15		24		24		\$0.00		\$90,000.00	\$1,370,000.00	71.43%	63
RENTAL STRATEGIES		VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP	A	B	C	D	E	F
		Units	Award	Units	Award	Units	Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
11,14.21	Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4
23	Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31
26	Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55
	Administration Fees										\$179,600.00	9.37%	
	Admin. From Program Income										\$6,550.00	0.34%	
	Home Ownership Counseling										\$2,000.00	0.10%	
	GRAND TOTAL												
	Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$120,000.00	\$345,000.00	\$1,933,150.00	100.79%	118
	Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										7%	
	Maximum Allowable												
	Purchase Price:							New		Existing			
Allocation Breakdown		Amount		%		Projected Program Income:		\$121,463.21	Max Amount Program Income For Admin		\$6,073.16		
Very-Low Income		\$565,000.00		29.5%		Projected Recaptured Funds:							
Low Income		\$930,000.00		48.5%		Distribution:		\$1,796,200.00					
Moderate Income		\$270,000.00		14.1%		Total Available Funds:		\$1,917,663.21					
TOTAL		\$1,765,000.00		92.0%									

SHIP LHAP Template 2009-001

Revised: 7/2015



FLORIDA HOUSING FINANCE CORPORATION											Please check applicable box					
HOUSING DELIVERY GOALS CHART											New Plan:					
2018-2019											Amendment:					
Name of Local Government: MARION COUNTY											Fiscal Yr. Closeout:					
											Allocation: \$1,917,663.21					
											A	B	C	D	E	F
HOME OWNERSHIP											New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES (strategy title must be same as the title used in plan text.)	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
1	Purchase Assist. with Rehab	1	\$40,000	10	\$30,000	9	\$20,000		\$500,000.00		\$500,000.00	26.07%	20			
2	Owner Occupied Rehabilitation	9	\$40,000	9	\$40,000	0	\$36,000		\$720,000.00	\$0.00	\$720,000.00	37.55%	18			
7	Owner Occupied 120%	0	\$6,000	0	\$6,000	10	\$6,000		\$60,000.00		\$60,000.00	3.11%	10			
7	Foreclosure Intervention	5	\$6,000	5	\$6,000	5	\$6,000		\$0.00	\$90,000.00	\$90,000.00	4.69%	15			
16	Diaster Relief Grant Assist.	0	\$5,000	0	\$5,000	0	\$5,000		\$0.00	\$0.00	\$0.00	0.00%	0			
										\$0.00	\$0.00	0.00%	0			
										\$0.00	\$0.00	0.00%	0			
										\$0.00	\$0.00	0.00%	0			
	Subtotal 1 (Home Ownership)	15		24		24		\$0.00		\$90,000.00	\$1,370,000.00	71.43%	63			
RENTAL STRATEGIES											New Construction	Rehab/Repair	Without Construction	Total	Total	Total
Code	STRATEGIES	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units			
11,14,21	Rental and Transitional Housing	2	\$30,000	2	\$30,000	0		\$0.00	\$120,000.00	\$0.00	\$120,000.00	6.26%	4			
23	Eviction Prevention	15	\$5,000	16	\$5,000	0	\$5,000.00	\$0.00	\$0.00	\$155,000.00	\$155,000.00	8.08%	31			
26	Rapid Rehousing for Families	0	\$5,000	20	\$5,000	0	\$6,000.00	\$0.00	\$0.00	\$100,000.00	\$100,000.00	5.21%	20			
										\$0.00	\$0.00	0.00%	0			
										\$0.00	\$0.00	0.00%	0			
	Subtotal 2 (Non-Home Ownership)	17		38		0		\$0.00	\$120,000.00	\$255,000.00	\$375,000.00	19.56%	55			
	Administration Fees										\$179,600.00	9.37%				
	Admin. From Program Income										\$6,550.00	0.34%				
	Home Ownership Counseling										\$2,000.00	0.10%				
	GRAND TOTAL															
	Add Subtotals 1 & 2, plus all Admin.	32		62		24		\$0.00	\$120,000.00	\$345,000.00	\$1,933,150.00	100.79%	118			
Percentage Construction/Rehab											Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.		7%			
Maximum Allowable Purchase Price:											New	Existing				
Allocation Breakdown											Amount		%			
Very-Low Income											\$565,000.00		29.5%			
Low Income											\$930,000.00		48.5%			
Moderate Income											\$270,000.00		14.1%			
TOTAL											\$1,765,000.00		92.0%			
Projected Program Income:											\$121,463.21	Max Amount Program Income For Admin:	\$6,073.16			
Projected Recaptured Funds:																
Distribution:											\$1,796,200.00					
Total Available Funds:											\$1,917,663.21					

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

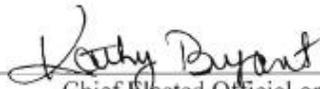
CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government: Marion County

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.

Exhibit D
67-37.005(1), F.A.C.
Effective Date: 10/14

- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented.
(note: Miami Dade County will check "has")

 Witness 
Chief Elected Official or designee

 Witness Kathy Bryant, Chairman
Type Name and Title

May 3, 2016

 Date

OR


 Attest: David W. Ellspermann, Clerk
 (Seal)

RESOLUTION # 16-R- 159

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MARION COUNTY, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.9071-9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

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

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.9071-9079, 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, it is found that 5% of the Local Housing Distribution is insufficient to adequately pay the administrative costs of the SHIP Program. The cost of administering the program may not exceed 10% of the local housing distribution; and

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

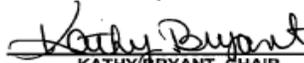
WHEREAS, the Commission finds that it is in the best interest of the public for Marion County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and now therefore,

BE IT RESOLVED by the Board of County Commissioners of Marion County, Florida, that:

- 1: The Board of County Commissioners of Marion County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.9071-9079, Florida Statutes, for fiscal years 2016/17, 2017/18, and 2018/19.
- 2: The County Administrator or his designee is hereby designated and authorized to execute any documents and certifications required by the 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.
- 3: This resolution shall take effect immediately upon its adoption.

DULY ADOPTED in regular session this 3rd day of May, 2016.

BOARD OF COUNTY COMMISSIONERS
MARION COUNTY, FLORIDA


KATHY BRYANT, CHAIR

ATTEST:


DAVID R. ELLSPERMANN, CLERK



Other Documents Incorporated by Reference:

State Housing Initiative Partnership (SHIP) Program Fiscal Year 2016-2017 Funding Certification

Name of Local Government

Marion County Board of County Commissioners

Projected Allocation*

\$1,796,200

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

Strategies	Strategy Code	Will this strategy serve HO or Rental?	Is this an approved strategy in current LHAP? (Y/N)	Will this strategy be eligible for Special Needs Applicants?*(Y/N)	Total \$ Amount to be Expended
Purchase Assistance	1	HO	Y	Y	\$500,000
Rehabilitation	2	HO	Y	Y	\$571,580
Rehab. for Moderates	2	HO	N	Y	\$60,000
Foreclosure	7	HO	Y	Y	\$90,000
Disaster Assistance	16	HO	Y	Y	\$0
Rental/Transitional Housing	11,14,21	Renters	Y	Y	\$120,000
Eviction Prevention	23	Renters	N	Y	\$155,000
Rapid Rehousing	26	Renters	N	Y	\$120,000
Total-must equal allocation for 2016-2017 less administrative costs					\$1,616,580
*For strategies targeting the Special Needs requirement, describe any additional information that will be utilized to ensure this goal is met:					

Special Needs Requirement

Each local government must use a minimum of 20 percent of its local housing distribution to serve persons with special needs as defined in s. 420.0004. A local government must certify that it will meet this requirement through existing approved strategies in the local housing assistance plan or submit a new local housing assistance plan strategy for this purpose to the corporation for approval to ensure that the plan meets this requirement. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in s. 393.063, 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.

Statutory Revision (new subsection added to 420.9072)

(b) A county or an eligible municipality may not expend its portion of the local housing distribution to provide ongoing rent subsidies, except for:

1. Security and utility deposit assistance.
2. Eviction prevention not to exceed 6 months' rent.
3. A rent subsidy program for very-low-income households with at least one adult who is a person with special needs as defined in s. 420.0004 or homeless as defined in s. 420.621. The period of rental assistance may not exceed 12 months for any eligible household.

References

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 2016-2017 Funding:

Marion County Board of County Commissioners agrees that:

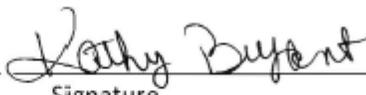
Local Government Name

1. The city/county has read and understands the legislative requirements for SHIP for 2016-2017. These include: Special Needs set-aside (20%) requirement, the ability to provide limited rent subsidies, the ability to use up to 25% of allocation for rental, revised AHAC membership.
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 2016-2017 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 2016-2017 for special needs households as defined in section 420.0004 (13), Florida Statutes, through approved strategies or by incorporating new strategies, prioritizing funding for persons with developmental disabilities as defined in section 393.063 (9), Florida Statutes, 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.

5. The city/county understands that use of SHIP funds for the activities described in the proviso and statutory language in this certification must be completed through a strategy approved by FHFC.

Authorized Signature:

Kathy Bryant
Name _____ Signature 

Commission Chair
Title _____ Date May 3, 2016

Please return this completed form as a PDF document to robert.dearduff@floridahousing.org