

*Seminole County*

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

**2016-2017, 2017-2018 and 2018-2019**

**Technical Revision 1.09.18**

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**I. Program Details:**

A. Name of the participating local government:

Seminole County, Florida

Is there an Interlocal Agreement: Yes \_\_\_ No X

B. Purpose of the program:

1. To meet the housing needs of the very low, low and moderate 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

2017-2018

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.

Seminole County 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:

The Plan is 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 the Affordable Housing Advisory Committee (AHAC) via public meetings. Additional public meetings on housing needs are held a part of the Consolidated Plan process. 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:

SHIP funding availability shall be advertised in a newspaper of general circulation 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:

A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan. Priorities for funding described/listed here apply to all strategies unless otherwise stated in the strategy: Seminole County will prioritize populations with special housing needs as defined by Florida Statutes Persons who have special housing needs are individuals who have incomes not exceeding moderate income and because of particular social, economic, or health-related circumstances, have encountered resistance to their residing in particular communities: suffered increased housing costs resulting from their unique needs and high risk of institutionalization; persons with developmental disabilities; persons with mental illness or chemical dependency; persons with Acquired Immune Deficiency Syndrome (“AIDS”) and Human Immunodeficiency Virus (“HIV”) disease; runaways and abandoned youth; public assistance recipients; migrant and seasonal farmworkers; refugees and entrants.

Special needs populations will be prioritized and assisted until the funding set aside is reached. Once the set aside is reached, applicants are assisted on a first come, first qualified basis.

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, handicap, 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 services may include but are not limited to: Homeownership Counseling, Foreclosure Counseling and Transportation. For participants in the Purchase Assistance Strategy, an 8-hour HUD-Certified course will be required.

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, 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:

- 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](http://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, 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.

N. Welfare Transition Program:

Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

O. Monitoring and First Right of Refusal:

In the case of rental housing, the staff and any 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 periodic 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 \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above.

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

P. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Seminole County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

**Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:** "A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan."

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

**Code, further states:** “The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.” The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by Seminole County.

R. Project Delivery Costs:

Project Delivery Costs for emergency repairs and homeowner rehabilitation projects include the costs associated with completing title searches, home inspections, appraisals, and work write-ups/cost estimates.

S. Essential Service Personnel Definition:

Programs have the option to target Essential Service Personnel (ESP) for retention or attraction to the County. Essential Service Personnel includes teachers and educators, other school district, community college and university employees, police and fire personnel, health care personnel, skilled building trades personnel. ESP income eligibility will be the same as the moderate income definition.

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

Seminole County incorporates green building through the use of energy efficient equipment. Seminole County housing rehabilitation standards require the following energy efficient items in assisted homes:

All HVAC units must have a minimum 15 seer energy star rating or better. Water Heaters must have a minimum energy star rating of 88% efficiency. Air ducts must have a minimum R-6 energy rating and use new flexible air duct material that is properly sealed and supported.

All toilets must be American Standard Brand quality or better, and have at least 1.6 gallon low flush capacity. All electrical fixtures must meet minimum energy star ratings. Flood lights are installed with motion detectors and light sensors to conserve energy. All lights will have energy star rated bulbs. All appliances must also meet minimum energy star ratings.

Additionally, Seminole County will offer information on energy conservation to homeowners who are program participants in Purchase Assistance and Rehabilitation. In regards to the Homeowner Rehabilitation, Acquisition and Rehabilitation, and Rental Construction and Rehabilitation strategies; applicants/sponsors are encouraged to attain a free-of-charge energy audit from the local utility company. The energy audit will be the basis for all improvements to increase energy efficiency or conservation or to provide a renewable energy source

or sources for the home.

U. Describe efforts to meet the 20% Special Needs set-aside:

Seminole County hosts community outreach events such as the annual homeownership fair. Applications for program assistance are distributed at outreach events. Community services also provides program materials to community organizations serving populations with special housing needs. Additionally, Seminole County has questions on the assistance application asking if the applicant falls into one of the special housing needs categories. The Seminole County SHIP program allows households with special housing needs to be included on the waiting list for assistance, assisted even if the program waiting list is closed to other households. This is how special needs households receive priority consideration.

V. Describe efforts to reduce homelessness:

Seminole County is committed to reducing homeless within the County and the larger Central Florida region. Seminole County participates in various taskforces and initiatives focused on addressing homelessness. Seminole County also participates in community conversation about homelessness CCoH.

The CCoH is a collaborative effort by homeless stakeholders within Seminole County. The team is creating a strategic plan and subtending project plans to meet our vision, mission and outcomes.

Our current shared strategies include:

- Support regional efforts to develop a coordinated referral, communication and service provision system.
- Align services to meet emerging homelessness requirements.
- Continue to improve a formal housing plan that attends to regional, state and federal frameworks to close identified housing gaps that hinder continuum of care goals.
- Develop a governance structure to support systems improvement, monitor their progress, and continually evaluate their effectiveness.

A rapid-rehousing strategy was recently developed and included in the 2016-2019 LHAP. The strategy provides rental subsidies to homeless individuals and households to provide access to permeant housing. SHIP funds are also used to help provide security and utility deposit assistance to help low income renters obtain affordable rental housing. Security deposits often are

Seminole county also uses Federal HOME dollars to provide tenant based rental assistance. Some HOME funds are earmarked to assist elderly and disabled clients, while other HOME funds are set aside to assist chronically homeless persons. ESG funding is also awarded to community agencies to provide re-housing assistance to homeless households. Emergency Solutions Grant funding is also used to provide funding to area emergency shelters.

**Section II. LHAP Strategies:**

A.

<i>Purchase Assistance</i>	<i>1 &amp; 2</i>
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## a. Summary of Strategy:

This strategy may be used by eligible first-time homebuyers towards down payment, closing costs, and principal reduction (if needed). Rehabilitation is allowed if the home inspection identifies items, the seller completes the repairs, and a home inspection report is provided. Eligible housing includes existing and newly constructed single-family homes, townhouses, and condominiums. The definition of a first-time homebuyer includes a person or household who have not owned a home or had an interest in a home during the three (3) year period immediately prior to applying for assistance. This also includes an individual who is a displaced homemaker or single parent.

## b. Fiscal Years Covered:

2016-2017, 2017-2018 and 2018-2019

## c. Income Categories to be served:

Very low, low, or moderate.

## d. Maximum award:

Very Low Income	\$50,000
Low Income	\$30,000
Moderate Income	\$10,000

## e. Terms:

1. Loan/deferred loan/grant: Deferred Loan
2. Interest Rate: 0%
3. Term: Secured by a subordinate recorded mortgage and note, based upon the total amount of SHIP assistance;

6 Years	Total Amount of Assistance	Up to \$15,000
12 Years	Total Amount of Assistance	\$15,001 - \$30,000
20 Years	Total Amount of Assistance	\$30,001 - \$50,000

## 4. Forgiveness/Repayment:

Assistance provided from \$1 - \$15,000 will be forgiven by an amount equal to 1/6<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$15,001 - \$30,000 will be forgiven by an amount equal to 1/12<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$30,001-\$50,000 will be forgiven by an amount equal to



1/20<sup>th</sup> of the total amount of assistance on an annual basis.

5. Default/Recapture:

During the term of the loan, repayment of outstanding balance will be due upon the occurrence of one or more of the following events:

- I. If the mortgagor no longer resides in the home as a principal residence, or homestead exemption is lost (this includes death of the homeowner); or
- II. If any part of the property or any interest in it is sold or refinanced (procurement of new, additional financing without prior County approval), transferred, gifted or possession is otherwise conveyed to another person, without prior County approval and consistent with County policies, whether by voluntary act, involuntarily, by operation of law or otherwise. (A subordination of mortgage for the purpose of refinancing is subject to current subordination policies, located in the Seminole County Community Services Department); or
- III. If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
- IV. If the property is leased or rented.

If the homeowner encounters financial difficulties during the affordability period and the first mortgagor agrees to accept a “deed in lieu of foreclosure” or approves a “short sale” for the property, staff will work with existing lenders to recapture any moneys available to satisfy the lien which may vary under the circumstances. In the event of foreclosure, if the proceeds are insufficient to repay the remaining mortgage amount, the County can only recapture the net proceeds, if any. If there are no net proceeds, the debt and the lien will be considered terminated. It is understood that SHIP recipients may need to sell their homes for a variety of reasons including job transfers, marriage, and other occurrences that are a normal part of family life; however repayment is required.

- V. In the event of the death of a homeowner prior to the forgiveness date or final payment due date, the unforgiven portion of the mortgage shall be repaid to Seminole County unless the property is assumed by a surviving household member, heir, or beneficiary. The surviving member (s) must meet the income qualifications for the program. The surviving member should also maintain the home as his/her primary residence and homestead.

f. Recipient Selection Criteria:

1. Funds will be made available on a first-qualified, first-served basis by income category while funds are available;
2. All units assisted will be located in Seminole County;
3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the home or manufactured housing constructed after June 1994 and installed in

- accordance with the installation standards for mobile or manufactures homes contained in rules of the Department of Highway Safety and Motor Vehicles. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction and the residential unit must be considered real property, not personal property;
4. Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
  5. Persons who qualify for SHIP assistance must contractually agree to all SHIP Program guidelines, Seminole County SHIP requirements, recapture provisions and certify that the unit assisted will be their principal residence;
  6. Applicants must be credit worthy and have sufficient income required to secure a first mortgage loan commitment at a competitive fixed rate (15-30 Year FHA or Conventional Loan only) from an approved lender, The United States Department of Agriculture (USDA), or Habitat for Humanity. Lenders will be required to complete a Certified Lender's Session prior to participation.
    - a. A minimum representative credit score of 620 is required. The middle score of the three sets of repository scores reported is the represented credit score.
      - i. Credit reports will be required for spouses, even if they are not listed on the 1st mortgage (the 620 minimum credit score will not be required but all debts will be included in the underwriting ratios).
  7. Debt-to-Income Ratios
    - a. The housing ratio must not exceed 35%. If the household has a housing ratio of less than 30%, that household will only receive assistance to pay for the downpayment costs, closing costs, and pre-paid and reserves. and reserves. However, if the housing ratio is between 30% and 35, the household will receive moneys to pay for principal reduction to bring the cost of the home down to a more affordable level.
    - b. The debt ratio must not exceed 45%. Deferred loans (including student loans) are to be considered when calculating the debt ratio.
      - i. Ratios are calculated based on the entire household's annual projected gross income. In addition, all debts for the applicant(s) and their spouses will be used in determining eligibility for Seminole County's assistance.
  8. The Purchase Assistance Program requires that potential homebuyers complete a pre-purchase education program from a HUD approved Housing Counseling Agency no more than twelve (12) months prior to application submittal; and
  9. The Purchase Assistance Program requires that applicants provide an investment towards their down payment of \$1,000 dollars into the property being purchased.
  10. Applicant cannot have liquid assets exceeding \$10,000, except for amounts invested in financial instruments exclusively designated as a retirement account such as an IRA or 401K. Any liquid asset exceeding \$10,000 must be utilized towards the homebuyer's down payment or closing costs.

11. Seminole County staff conducts underwriting of the loan to ensure interest rates, originating points, ratios, fees and loan type are acceptable. Seminole County will closely monitor the terms of the first mortgage for reasonableness. The County's funds will not substitute any cost to be paid by the seller per the contract for sale and purchase.

- g. Sponsor/Developer Selection Criteria:  
Not Applicable
- h. Additional Information:  
Taxes and insurance shall be included in an escrow account established and administered by the first mortgage holder or its agent.

## B.

<i>Emergency Repairs</i>	6
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- a. Summary of Strategy:  
Provides assistance with needed repairs and/or alterations to properties in order to protect the health, safety, and welfare of the household or affect the immediate livability of the home. Applicants will be able to receive assistance from one of the following trades; roofing, electrical, plumbing, HVAC (heating and cooling systems) and accessibility/barrier removal. This strategy will give priority to households with special housing needs until the set aside is reached. Once the set aside is reached, projects will be processed on a first come, first qualified basis.
- b. Fiscal Years Covered:  
2016-2017, 2017-2018 and 2018-2019
- c. Income Categories to be served:  
Very low and low.
- d. Maximum award:  
\$15,000
- e. Terms:
1. Loan/deferred loan/grant: Grant
  2. Interest Rate: N/A
  3. Term: N/A
  4. Forgiveness/Repayment: N/A
  5. Default/Recapture: N/A
- e. Recipient Selection Criteria:
1. Funds will be made available on a first-qualified, first-served basis while

funds are available, this can include applications received through the Homeowner Rehabilitation Program.

2. All units assisted will be located in Seminole County.
3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the home or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactures homes contained in rules of the Department of Highway Safety and Motor Vehicles. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction and the residential unit must be considered real property, not personal property.
4. Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility.
5. Persons who qualify must contractually agree to all program guidelines, Seminole County SHIP requirements, and certify they have owned the assisted unit for a minimum of one year prior to the date of application and that the unit assisted will be their principal residence.

f. Sponsor/Developer Selection Criteria:

Seminole County implements the program internally. Should Seminole County choose to seek a sponsor, The County will advertise and seek developers through a request for proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Developers will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, feasibility of the project, and financial capacity of the organization.

h. Additional Information:

If it is determined by the County that the applicant meets income eligibility guidelines or the sponsor is chosen, a work write up will be completed by the County or its designee.

1. Funds will be encumbered for eligible applicants/sponsors whose homes are deemed repairable according to program guidelines;
2. The County or its designee will ensure that all work is performed by a licensed and insured contractor; and
3. All mortgages, taxes, and special assessments must be current and paid.

C.

<i>Owner-Occupied Rehabilitation</i>	3
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- a. **Summary of Strategy:**  
Offers qualified homeowner(s) assistance with needed repairs and/or alterations to improve the health, safety and well-being of the household, including relocation costs during construction if needed. This strategy includes demolition and reconstruction if a home is beyond financial feasibility to repair. This means if the estimated construction costs (including a 10% contingency), as determined by the Seminole County Construction Project Manager, exceeds \$75,000; it could be considered for demolition and reconstruction. The property may not have an existing mortgage to be eligible for demolition and reconstruction.
- b. **Fiscal Years Covered:**  
2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:**  
Very low and low.
- f. **Maximum award:**  
\$175,000 for reconstruction \$ 75,000 for rehabilitation
- e. **Terms:**
1. Loan/deferred loan/grant: Deferred Loan
  2. Interest Rate: 0%
  3. Term:

6 Years	Total Amount of Assistance	Up to \$15,000
12 Years	Total Amount of Assistance	\$15,001 - \$30,000
20 Years	Total Amount of Assistance	\$30,001 up to \$50,000
26 Years	Total Amount of Assistance	\$50,001 up to \$65,000
30 Years	Total Amount of Assistance	\$65,001 and up

4. **Forgiveness/Repayment:**  
Assistance provided from \$1 - \$15,000 will be forgiven by an amount equal to 1/6<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$15,001 - \$30,000 will be forgiven by an amount equal to 1/12<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$30,001-\$50,000 will be forgiven by an amount equal to 1/20<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$50,001-\$65,000 will be forgiven by an amount equal to 1/26<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$65,001 and up will be forgiven by an amount equal to 1/30<sup>th</sup> of the total amount of assistance on an annual basis.

5. Default/Recapture:

During the term of the loan, repayment of the outstanding balance will be due upon the occurrence of one or more of the following events:

1. If the mortgagor no longer resides in the home as a principal residence, or homestead exemption is lost (this includes death of the homeowner); or
2. If any part of the property or any interest in it is sold or refinanced (procurement of new, additional financing without prior County approval), transferred, gifted or possession is otherwise conveyed to another person, without prior County approval and consistent with County policies, whether by voluntary act, involuntarily, by operation of law or otherwise. (A subordination of mortgage for the purpose of refinancing is subject to current subordination policies, located in the Seminole County Community Services Department); or
3. If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
4. If the property is leased or rented.

If the homeowner encounters financial difficulties during the affordability period and the first mortgagor agrees to accept a “deed in lieu of foreclosure” or approves a “short sale” for the property, staff will work with existing lenders to recapture any moneys available to satisfy the lien which may vary under the circumstances. In the event of foreclosure, if the proceeds are insufficient to repay the remaining mortgage amount, the County can only recapture the net proceeds, if any. If there are no net proceeds, the debt and the lien will be considered terminated. It is understood that SHIP recipients may need to sell their homes for a variety of reasons including job transfers, marriage, and other occurrences that are a normal part of family life; however repayment is required.

In the event of the death of the homeowner prior to the forgiveness date, the unforgiven portion of the mortgage shall be repaid to Seminole County unless the property is assumed by a surviving household member, heir, or beneficiary. The surviving member (s) must meet the income qualifications for the program. The surviving member should also maintain the home as his/her primary residence and homestead. The assumption of mortgage provisions are detailed in Seminole County’s subordination policy.

g. Recipient Selection Criteria:

1. Funds will be made available on a first-qualified, first-served basis while funds are available;
2. All units assisted will be located in Seminole County;
3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the home or manufactured housing constructed after June 1994 and installed in accordance with the

installation standards for mobile or manufactures homes contained in rules of the Department of Highway Safety and Motor Vehicles. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction and the residential unit must be considered real property, not personal property;

4. Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
5. Applicants/sponsors are encouraged to attain a free-of-charge energy audit from the local utility company. The energy audit will be the basis for all improvements to increase energy efficiency or conservation or to provide a renewable energy source or sources for the home; and
6. Persons who qualify must contractually agree to all SHIP Program guidelines, Seminole County SHIP requirements, recapture provisions and certify they have owned the assisted unit for a minimum of one year from the date of application and that the unit assisted will be their principal residence.

h. Sponsor/Developer Selection Criteria:

Seminole County implements the program internally. Should Seminole County choose to seek a sponsor, The County will advertise and seek developers through a request for proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Developers will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, feasibility of the project, and financial capacity of the organization.

The County can choose to award a sponsor to rehabilitate eligible units. The Sponsor may be a for-profit corporation or a non-profit corporation. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

i. Additional Information:

1. If it is determined by the County that the applicant meets income eligibility guidelines or the sponsor is chosen, a home inspection and work write up will be completed by the County or its designee.
2. Funds will be encumbered for eligible applicants/sponsors whose homes are deemed repairable according to program guidelines;
3. The County or its designee will ensure that all work is performed by a licensed and insured contractor;
4. All mortgages, taxes, and special assessments must be current and paid;
5. All homes eligible for rehabilitation must be owner occupied and with fee simple title or owned by the sponsor/County; and
6. Housing rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.

D.

Acquisition and New Construction/Rehabilitation

9 &amp; 10

- a. **Summary of Strategy:**  
 The County or a selected developer may acquire vacant land or existing housing and construct new housing on vacant land or rehabilitate existing homes for the purpose of increasing or improving the housing stock. If acquisition is not needed, the County or selected developer may construct new housing or rehabilitate existing housing on land or existing housing that have already been acquired. After construction or rehabilitation the housing must be made available for eligible households to purchase.
- b. **Fiscal Years Covered:**  
 2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:**  
 Very low and low.
- d. **Maximum award:**  
 \$175,000 per unit.
- e. **Terms:**
1. **Loan/deferred loan/grant:**  
**Developer:** A deferred loan will be provided to the developer, in addition to a Restrictive Use Covenant being placed on the property during construction.  
**Eligible Homebuyer:**  
 The awarded funds will be passed along to the eligible homebuyer as Purchase Assistance and will be a deferred loan.
  2. **Interest Rate:** 0%
  3. **Term:**  
 The term will be the same for the developer and eligible homebuyer. Assistance is based upon the total amount of assistance per unit:
 

6 Years	Total Amount of Assistance, per unit	Up to \$15,000
12 Years	Total Amount of Assistance, per unit	\$15,001 - \$30,000
20 Years	Total Amount of Assistance, per unit	\$30,001 up to \$50,000
26 Years	Total Amount of Assistance, per unit	\$50,001 up to \$65,000
30 Years	Total Amount of Assistance, per unit	\$65,001 and up
  4. **Forgiveness/Repayment:**  
**Developer:**  
 Upon sale to an eligible homebuyer the deferred loan and Restrictive Use Covenant will be satisfied/removed.  
**Eligible Homebuyer:**



The Assistance provided from \$1 - \$15,000 will be forgiven by an amount equal to 1/6<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$15,001 - \$30,000 will be forgiven by an amount equal to 1/12<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$30,001-\$50,000 will be forgiven by an amount equal to 1/20<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$50,001-\$65,000 will be forgiven by an amount equal to 1/26<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided from \$65,001 and up will be forgiven by an amount equal to 1/30<sup>th</sup> of the total amount of assistance on an annual basis.

5. Default/Recapture:

Developer:

During the term of the loan, repayment of the outstanding balance will be due upon the occurrence of one or more of the following events:

1. If any part of the property or any interest in it is sold or refinanced (procurement of new, additional financing without prior County approval), transferred, gifted or possession is otherwise conveyed to another person, without prior County approval and consistent with County policies, whether by voluntary act, involuntarily, by operation of law or otherwise. (A subordination of mortgage for the purpose of refinancing is subject to current subordination policies, located in the Seminole County Community Services Department); or
2. If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
3. If the property is not sold to an eligible homebuyer.

Eligible Homebuyer:

During the term of the loan, repayment of the outstanding balance will be due upon the occurrence of one or more of the following events:

4. If the mortgagor no longer resides in the home as a principal residence, or homestead exemption is lost (this includes death of the homeowner); or
5. If any part of the property or any interest in it is sold or refinanced (procurement of new, additional financing without prior County approval), transferred, gifted or possession is otherwise conveyed to another person, without prior County approval and consistent with County policies, whether by voluntary act, involuntarily, by operation of law or otherwise. (A subordination of mortgage for the purpose of refinancing is subject to current subordination policies, located in the Seminole County Community Services Department); or
6. If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
7. If the property is leased or rented.

If the homeowner encounters financial difficulties during the affordability period and the first mortgagor agrees to accept a “deed in lieu of foreclosure” or approves a “short sale” for the property, staff will work with existing lenders to recapture any moneys available to satisfy the lien which may vary under the circumstances. In the event of foreclosure, if the proceeds are

insufficient to repay the remaining mortgage amount, the County can only recapture the net proceeds, if any. Net proceeds are the sales price minus superior loan repayments and any closing costs. If there are no net proceeds, the debt and the lien will be considered terminated. The SHIP program is intended to assist income eligible households to obtain homeownership and/or to improve their living conditions. It is understood that SHIP recipients may need to sell their homes for a variety of reasons including job transfers, marriage, and other occurrences that are a normal part of family life; however repayment is required. For this reason, repayments of the SHIP loan are considered an approved part of this strategy, and are not considered to be a “default.” “Default” would be a foreclosure, or any action that would otherwise void the agreement.

g. Recipient Selection Criteria:

1. Funds will be made available on a first-qualified, first-served basis while funds are available;
2. All units assisted will be located in Seminole County;
3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the home or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactures homes contained in rules of the Department of Highway Safety and Motor Vehicles. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction and the residential unit must be considered real property, not personal property;
4. Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
5. Applicants/sponsors are encouraged to attain a free-of-charge energy audit from the local utility company. The energy audit will be the basis for all improvements to increase energy efficiency or conservation or to provide a renewable energy source or sources for the home; and
6. Eligible recipients under Acquisition New Construction/Rehabilitation will follow the guidelines under Purchase Assistance regarding resale of the completed units to eligible homebuyers.

h. Sponsor/Developer Selection Criteria:

The County will advertise and seek developers through a request for proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Developers will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, financial feasibility of the project, and financial capacity of the organization.

i. Additional Information:

1. All mortgages, taxes, and special assessments must be current and paid; and

2. Housing construction and rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.

E.

<i>Disaster Recovery</i>	<i>5 &amp; 16</i>
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- a. **Summary of Strategy:**  
SHIP Funds may be used for disaster assistance in the aftermath of a disaster which has been declared by Executive Order of the Governor or the President of the United States. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP funds may be used to leverage state and federal funds available to assist income eligible households to repair housing directly impacted by the disaster. SHIP funds under this strategy may be used for items such as, but not limited to:
  - 1) repairs required to make the unit habitable and avoid further damage, tree and debris removal included;
  - 2) repair or construction of wells where a public water system is not available;
  - 3) payment or reimbursement of insurance deductibles and depreciation allowance calculations determined by the insurance company for eligible housing insured by the homeowner;
  - 4) purchase of emergency supplies for eligible households to weatherproof damaged homes;
  - 5) other activities as proposed by Seminole County and approved by Florida Housing Finance Corporation.
- b. **Fiscal Years Covered:**  
2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:**  
Very low, low, or moderate.
- d. **Maximum award:**

\$15,000

e. Terms:

1. Loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness/Repayment: N/A
5. Default/Recapture: N/A

j. Recipient Selection Criteria:

1. Recipients will be identified through an application process to determine income and program eligibility and funds will be awarded based upon a first-qualified, first-served basis while funds are available a priority ranking system will be used with 1<sup>st</sup> priority for very low-income households, and 2<sup>nd</sup> priority for low-income households.
2. All units assisted will be located in Seminole County;
3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the home or manufactured housing constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactures homes contained in rules of the Department of Highway Safety and Motor Vehicles. Applicant must have satisfied all planning, zoning, special exceptions or variance requirements of the local Jurisdiction and the residential unit must be considered real property, not personal property;
4. Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
5. Applicants must have taxes and mortgage payments paid up to date to qualify;
6. Applicants must hold title in their name to qualify; and
7. Persons who qualify for assistance must contractually agree to all applicable Program guidelines, Seminole County requirements, and certify that the unit assisted will be their principal residence; maintain taxes and insurance on the property.

k. Sponsor/Developer Selection Criteria:

The County may choose a sponsor to complete disaster recovery strategy activities.. The Sponsor may be a for profit corporation, a non-profit corporation, or a community based organization. Selection will be based on the sponsor's ability to proceed, past experience in related fields, and performance.

l. Additional Information:

1. Funds will not be allocated to this strategy except in the case of a Federal or State, declared disaster; and
2. Applications for disaster recovery will be given priority above other strategies using unencumbered or disaster funds.
3. Disasters shall be identified by the severity of resulting damage consistent with the provisions of Section 252.34(1) (a), (b), and (c), Florida Statutes". (Source:

F.S. Title XVII, Chapter 252. 34 Definitions) This program is for owner-occupied homes.

4. Applicants that have previously been served through the housing rehabilitation, emergency repair, or homebuyer assistance strategies are eligible to apply for programs implemented through the Disaster Recovery strategy.

F.

<i>Rental Construction &amp; Rehabilitation</i>	<i>14, 20, 21</i>
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a. Summary of Strategy:

Funding is provided for the new construction or acquisition and rehabilitation of existing rental properties; acquisition and rehabilitation of residential structures for rental properties; or for the acquisition and conversion of commercial or other property to rental residential property. Funds can be provided to a for-profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. This strategy may provide the local government contribution to eligible projects applying for FHFC funding.

b. Fiscal Years Covered:

2016-2017, 2017-2018 and 2018-2019

c. Income Categories to be served:

Very-low or low.

d. Maximum award:

\$70,000 per unit.

e. Terms:

1. Loan/deferred loan/grant: Deferred loan and Restrictive Use Covenant

2. Interest Rate: 0%

3. Term:

15 years	Assistance of \$3,001 and higher per unit on acquisition/rehab
20 Years	Any new construction activity (irrespective of cost per unit)
* Most restrictive term of any funding source dedicated to the project may be used.	

4. Forgiveness/Repayment:

Assistance provided at 0% interest as a deferred loan, requiring a 15 year affordability term will be forgiven by an amount equal to 1/15<sup>th</sup> of the total amount of assistance on an annual basis. Assistance provided at 0% interest as a deferred loan, requiring a 20 year affordability term will be forgiven by an amount equal to 1/20<sup>th</sup> of the total amount of assistance on an annual basis.

5. Default/Recapture:

Repayment, default and recapture required at time of sale, transfer, refinancing, or discovery that the units are no longer properly secured, maintained, or occupied in accordance with the funding documents. Refinancing with cash out is prohibited. If the rental development is sold before the completion of the

affordability period, eligible nonprofit housing providers must have a right of first refusal to purchase the development at the current market value. The new non-profit owner must agree to continue rent the units to income eligible tenants at the appropriate rent rates approved by the Florida Housing Finance Corporation for the remainder of the affordability period.

a. Recipient Selection Criteria:

Units will be leased very and low income tenants as outlined in the developer's pro forma, tax credit application, or other descriptions of appropriate unit mix for the development. All eligible renters will be screened for the appropriate income and rent levels in accordance with SHIP program guidelines.

h. Sponsor/Developer Selection Criteria:

Funds will be made available on a first-qualified, first-served basis while funds are available for units located within Seminole County. The County may choose a developer to assist in the production of affordable units in this strategy by advertising and issuing a Seminole County SHIP Request for Proposal (RFP) or Request for Information (RFI). Applications must provide all written documentation requested in the RFP or RFI including project pro forma, income levels to be served, location and site control, site plans, development timetable, project manager qualifications, source of matching funds, uses statement, permit approvals and experience. The developer may be a for-profit corporation, or a non-profit corporation. Selection will be based on their ability to proceed, past experience in related fields, and performance. If selected they must meet the following criteria:

1. All units assisted will be within Seminole County;
2. Entities that qualify for assistance must contractually agree to all program guidelines, Seminole County requirements, recapture provisions and certify that the units assisted will be occupied by eligible residents (applies to subsequent owner, if conveyance for transfer of ownership is approved by the County);
3. For existing structures, developers are encouraged to attain a free-of-charge energy audit from the local utility company. The energy audit will be the basis for all improvements to increase energy efficiency or conservation or to provide a renewable energy source or sources for the home; and
4. For new units the affordability period begins with the certificate of occupancy. For existing units the affordability period begins when the unit(s) is occupied by an eligible tenant.

i. Additional Information:

1. Units must meet SHIP affordability requirements and be occupied by eligible tenants.
2. SHIP status requires that all rental projects are monitored annually for fifteen years.
  - a. Sponsors must annually recertify tenants' income, and provide annual reports to the County on formats approved by County housing staff.
  - b. Developments must be maintained up to market standards, and will be subject to annual physical inspections by the County.

If applicable, Florida Housing Finance Corporation (FHFC) compliance monitoring may be used in substitution of County compliance monitoring.

G.

<i>Rental Security &amp; Utility Deposit</i>	23
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- a. **Summary of Strategy:**  
Funds will be provided to persons in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing. Social service agencies and housing providers may serve as access points for providing persons needing assistance with information in order for them to make application to the County to receive assistance. Assistance may be used in conjunction with the Rapid Re-Housing Strategy and is limited to once in a lifetime.
- b. **Fiscal Years Covered:**  
2016-2017, 2017-2018 and 2018-2019
- c. **Income Categories to be served:**  
Very low, low, or moderate.
- d. **Maximum award:**  
\$2,000
- e. **Terms:**
1. Loan/deferred loan/grant: Grant
  2. Interest Rate: N/A
  3. Term: N/A
  4. Forgiveness/Repayment: N/A
  5. Default/Recapture: N/A
- b. **Recipient Selection Criteria:**
1. Funds will be made available on a first-qualified, first-served basis while funds are available;
  2. All units assisted will be within Seminole County;
  3. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO) which requires a DEO decal/emblem to be displayed in the 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;
  4. All rental units assisted must meet SHIP affordability requirements; and
  5. Applicants who apply for assistance and who need more than the assistance that is offered in this strategy must have the additional funds to pay all the remaining unpaid costs associated with the security and utilities deposit.
- j. **Sponsor/Developer Selection Criteria:**  
Seminole County implements the program internally. Should Seminole County choose to seek a sponsor, The County will advertise and seek developers through a request for

proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Developers will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, feasibility of the project, and financial capacity of the organization

## H.

## Rapid Re-Housing

26

## a. Summary of Strategy:

Funds will be provided directly to a housing provider as a rental subsidy for up to a six month period to eligible homeless persons/households. In addition to paying rent costs, funds may be used to pay for application fees, security utility deposits, and limited moving costs, subject to funding availability. Of the total rapid rehousing assistance provided per household, moving expenses cannot exceed \$1,000. Funds are only for housing in Seminole County.

Rapid re-housing assistance may be used in conjunction with the Rental Security & Utility Program, if needed and is limited to once in a lifetime.

## b. Fiscal Years Covered:

2016-2017, 2017-2018 and 2018-2019

## c. Income Categories to be served:

This strategy is for residents whose income is classified as very low or low income.

Maximum award:

\$12,000

## e. Terms:

1. Loan/deferred loan/grant: Grant
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness/Repayment: N/A
5. Default/Recapture: N/A

## f. Recipient Selection Criteria:

1. Funds will be made available on a first-qualified, first-served basis while funds are available;
2. Recipient(s) must be homeless;
3. All units assisted must be within Seminole County;
4. A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Economic Opportunity (DEO), which requires a DEO decal/emblem to be displayed in the home or manufactured housing. The home must have been constructed after June 1994 and installed in accordance with the installation standards for mobile or manufactures homes contained in rules



of the Department of Highway Safety and Motor Vehicles; and

5. All rental units assisted must meet SHIP affordability requirements.

g. Sponsor/Developer Selection Criteria:

Seminole County implements the program internally. Should Seminole County Choose to see a sponsor, The County will advertise and seek developers through a request for proposal process. Seminole County will adhere to all advertising and notification requirements as required by the SHIP program and follow the policies and procedures outlined by the Seminole County Purchasing and Contracts office. Developers will be evaluated based on a variety of factors including previous experience and successful completion of projects, organizational capacity, feasibility of the project, and financial capacity of the organization

### 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. Name of the Strategy: **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.

Provide a description of the procedures used to implement this strategy:

Currently the Planning and Development Division expedites, at no cost, site plans and certain subdivision applications for affordable housing. This is part of the Fee Resolution. Only applications which do not go to any Board or Commission for approval may be expedited. Applicants for affordable housing are advised of this during a pre-application meeting.

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.

Provide a description of the procedures used to implement this strategy:

Each Department that presents an ordinance for approval from the Board of County Commissioners will complete and Economic Impact Statement.

C. Other Incentive Strategies Adopted:

Name of the Strategy: **Impact-Fees**

Modification of impact-fee requirements, including, but not limited to the practicality of reduction, waivers or alternative methods of impact fee payment funding for affordable housing.

Provide a description of the procedures use to implement this strategy:

Update and fully define Seminole County Government's existing Affordable Housing Incentive Program, including identify a funding source. This program allows developers of affordable housing to be reimbursed for some of the costs of impact fees. Develop a formal education/communication plan, including integrating the program into existing client contact processes.

Name of the Strategy: **Allowance of flexibility in densities for affordable housing**

Reduce the minimum acreage size of 5 acres in order to rezone to R-AH. (Reference: Seminole County, FL Land Development Code, Part 16, Section 30.283)

Provide a description of the procedures use to implement this strategy:

Developers have the option to develop affordable housing under the PD (Planned Development) zoning designation. Under PD, Developers do not have minimum parcel size requirements. There is no staff objection to removing the acreage requirement from the R-AH zoning. However, 5 acres is small and anything much smaller than that isn't realistic for a subdivision once storm water and other infrastructure variables are considered. R-AH has its own subdivision standards requires re-examination to determine if there is sufficient value in reducing the required parcel size. The minimum house size permitted in that zoning district is 700 sq. ft.

Name of the Strategy: **Allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing**

Develop requirements for reconstruction on undersized lots in established communities that have had houses on them previously.

Provide a description of the procedures use to implement this strategy:

The comprehensive plan and Land Development Code would need to be amended to allow houses (for affordable housing only) that do not meet current setback requirements to be built without requiring variances.

Name of the Strategy: **Zoning requirements for reduced footprint homes**

Research and develop recommendations, which include homes designed for specific subpopulations, including those individuals experiencing homelessness.

Provide a description of the procedures use to implement this strategy:

Planning Division would research different housing options in coordination with the Building Division to ensure compliance with the Florida Building Code.

**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). Not applicable.
- G. Interlocal Agreement. Not applicable
- H. Other Documents Incorporated by Reference.

## LHAP 2009-001

## Exhibit A

Revised: 6/2015

## Seminole County

Fiscal Year: 2016-2017		
Estimated Allocation for Calculating:	\$	2,114,364.00
Salaries and Benefits	\$	150,936.00
Office Supplies and Equipment	\$	1,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,500.00
Other*	\$	55,000.00
<b>Total</b>	<b>\$</b>	<b>211,436.00</b>
Fiscal Year: 2017-2018		0.1
Estimated Allocation for Calculating:	\$	2,114,364.00
Salaries and Benefits	\$	150,936.00
Office Supplies and Equipment	\$	1,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,500.00
Other*	\$	55,000.00
<b>Total</b>	<b>\$</b>	<b>211,436.00</b>
Fiscal Year 2018-2019		0.1
Estimated Allocation for Calculating:	\$	2,114,364.00
Salaries and Benefits	\$	150,936.00
Office Supplies and Equipment	\$	1,000.00
Travel Per diem Workshops, etc.	\$	3,000.00
Advertising	\$	1,500.00
Other*	\$	55,000.00
<b>Total</b>	<b>\$</b>	<b>211,436.00</b>

\*All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.

Details:

\*Other indicates the costs associated with Homeownership Counseling

**Exhibit B**  
**Timeline for SHIP Expenditures**

Seminole County affirms that funds allocated for these fiscal years will meet the following deadlines:

<b>Fiscal Year</b>	<b>Encumbered</b>	<b>Expended</b>	<b>1<sup>st</sup> Year AR</b>	<b>2<sup>nd</sup> Year AR</b>	<b>Closeout AR</b>
<b>2016-2017</b>	6/30/2018	6/30/2019	9/15/2017	9/15/2018	9/15/2019
<b>2017-2018</b>	6/30/2019	6/30/2020	9/15/2018	9/15/2019	9/15/2020
<b>2018-2019</b>	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:

<b>Fiscal Year</b>	<b>Funds Not Encumbered</b>	<b>Funds Not Expended</b>	<b>1<sup>st</sup> Year AR Not Submitted</b>	<b>2<sup>nd</sup> Year AR Not Submitted</b>	<b>Closeout AR Not Submitted</b>
<b>2016-2017</b>	3/30/2018	3/30/2019	6/15/2017	6/15/2018	6/15/2019
<b>2017-2018</b>	3/30/2019	3/30/2020	6/15/2018	6/15/2019	6/15/2020
<b>2018-2019</b>	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](mailto:robert.dearduff@floridahousing.org) and [terry.auringer@floridahousing.org](mailto:terry.auringer@floridahousing.org) and include:**

1. A statement that “Seminole 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](mailto:terry.auringer@floridahousing.org) when you are ready to “submit” the AR.*

***Other Key Deadlines:***

AHAC reports are due for each local government by **December 31** of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.



**LHAP Exhibit C, 2018**



FLORIDA HOUSING FINANCE CORPORATION  
HOUSING DELIVERY GOALS CHART  
2017-2018

Name of Local Government: **Seminole County**

Estimated Funds: **\$2,114,364.00**

Please check applicable box  
New Plan:  X  
Amendment:  
Fiscal Yr. Closeout:

Code	HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)	A		B		C		D		E		F	
		VLI Units	Max. SHIP Award	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Total Units			
1,2	Purchase Assistance	4	\$50,000	\$245,000.00	\$245,000.00	\$490,000.00	\$0.00	23.17%	21				
6	Emergency Repair	10	\$15,000	\$273,428.00	\$0.00	\$273,428.00	\$0.00	12.93%	19				
3	Owner-Occupied Rehab	5	\$175,000	\$900,000.00	\$0.00	\$900,000.00	\$0.00	42.57%	11				
3,9,10	Acquisition & New Construction/Rehabilitation	1	\$175,000	\$150,000.00	\$0.00	\$150,000.00	\$0.00	7.09%	2				
5,16	Disaster Repair	0	\$0	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0				
								0.00%	0				
								0.00%	0				
								0.00%	0				
	Subtotal 1 (Home Ownership)	20		\$1,568,428.00	\$245,000.00	\$1,813,428.00	\$0.00	85.77%	53				
14,20,	<b>RENTAL STRATEGIES</b>	VLI Units	Max. SHIP Award	L I Units	Max. SHIP Award	MI Units	Max. SHIP Award	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
21	Rental Construction & Rehabilitation	2	\$70,000	1	\$70,000	0	\$0	\$50,000.00	\$50,000.00	\$0.00	\$100,000.00	4.73%	3
23	Rental Security & Utility Deposits	3	\$2,000	3	\$2,000	2	\$2,000	\$0.00	\$0.00	\$15,000.00	\$16,000.00	0.71%	8
13	Rapid Re-Housing	6	\$5,000	3	\$5,000	3	\$0	\$0.00	\$0.00	\$50,000.00	\$50,000.00	2.84%	12
											\$0.00	0.00%	0
											\$0.00	0.00%	0
	Subtotal 2 (Non-Home Ownership)	11		7		5		\$50,000.00	\$50,000.00	\$75,000.00	\$175,000.00	8.28%	23
	Administration Fees											0.00%	
	Admin. From Program Income											0.00%	
	Home Ownership Counseling											0.00%	
	GRAND TOTAL	31		30		15		\$50,000.00	\$1,618,428.00	\$320,000.00	\$1,988,428.00	94.04%	76
	Add Subtotals 1 & 2, plus all Admin. &												
	Percentage Constr./Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.										79%	
	Maximum Allowable Purchase Price:							New	\$208,000	Existing	\$162,000		
	Allocation Breakdown		Amount		%				Projected Program Income:	\$90,000.00	Max Amount Program Income For Admin:	\$4,500.00	
	Very-Low Income		\$980,500.00		45.4%				Projected Recaptured Funds:	\$0.00			
	Low Income		\$908,982.00		43.0%				Distribution:	\$2,114,364.00			
	Moderate Income		\$119,000.00		5.6%				Total Available Funds:	\$2,204,364.00			
	TOTAL				94.0%								





LHAP Exhibit C, 2018

FLORIDA HOUSING FINANCE CORPORATION HOUSING DELIVERY GOALS CHART 2018-2019													Please check applicable box																										
Name of Local Government:													Seminole County			Estimated Funds:			New Plan: <input checked="" type="checkbox"/>																				
Code													A			B			C			D			E			F											
HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text)													New Construction SHIP Dollars			Rehab/Repair SHIP Dollars			Without Construction SHIP Dollars			Total SHIP Dollars			Total Percentage			Total Units											
Subtotal 1 (Home Ownership)													20			23			10			\$0.00			\$1,568,428.00			\$245,000.00			\$1,813,428.00			85.77%			53		
RENAL STRATEGIES													VLI Units			LI Units			MI Units			New Construction SHIP Dollars			Rehab/Repair SHIP Dollars			Without Construction SHIP Dollars			Total SHIP Dollars			Total Percentage			Total Units		
14,20, 21 Rental Construction & Rehabilitation													2			1			0			\$0			\$50,000.00			\$0.00			\$100,000.00			4.73%			3		
23 Rental Security & Utility Deposits													3			3			2			\$0.00			\$0.00			\$15,000.00			\$16,000.00			0.71%			8		
13 Rapid Re-Housing													6			3			3			\$0.00			\$0.00			\$60,000.00			\$60,000.00			2.84%			12		
Subtotal 2 (Non-Home Ownership)													11			7			5			\$50,000.00			\$50,000.00			\$75,000.00			\$175,000.00			8.28%			23		
Administration Fees																																							
Admin. From Program Income																																							
Home Ownership Counseling																																							
GRAND TOTAL													31			30			15			\$50,000.00			\$1,618,428.00			\$320,000.00			\$1,988,428.00			94.04%			76		
Add Subtotals 1 & 2, plus all Adm																																							
Percentage Constr/Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.																																							
Maximum Allowable Purchase Price:																																							
Allocation Breakdown													Amount			%			Projected Program Income:			\$90,000.00			Max Amount Program Income For Adm:			\$4,500.00											
Very-Low Income													\$960,500.00			45.4%			\$908,982.00			43.0%			\$2,114,364.00														
Low Income													\$908,982.00			43.0%			\$119,000.00			5.6%			\$2,204,364.00														
Moderate Income													\$119,000.00			5.6%						94.0%																	
TOTAL																																							