

**Seminole County, Florida**

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

**FISCAL YEARS COVERED**

**2013-2014, 2014-2015, & 2015-2016**

Technical Revision: October 22, 2013

Table of Contents

| Title   | Page #: |
|---|---------|
| <b>Section I.</b>   |         |
| Program Description .....                                 | 4       |
| <b>Section II.</b>  |         |
| Homeownership Strategies:                                 |         |
| A. Purchase Assistance .....                              | 8       |
| B. Emergency Repairs .....                                | 11      |
| C. Owner-Occupied Rehabilitation .....                    | 12      |
| D. Acquisition & Rehabilitation .....                     | 15      |
| E. Disaster Repair .....                                  | 18      |
| Rental Strategies:  |         |
| A. Rental Construction & Rehabilitation .....             | 20      |
| B. Rental Security & Utility Deposit .....                | 22      |
| <b>Section III.</b>                                       |         |
| LHAP Incentive Strategies:                                |         |
| A. Expedited Permitting .....                             | 24      |
| B. On-going Review Process .....                          | 24      |
| C. Locally Owned Public Lands .....                       | 24      |
| D. Tax Credit Project:                                    |         |
| Local Government Commitment .....                         | 24      |
| E. Monitoring & Technical Training .....                  | 24      |
| <b>Section IV.</b>  |         |
| Exhibits:   |         |
| A. Administrative Budget: 2013/2014, 2014/2015, 2015/2016 |         |

- B. Timeline for Encumbrance & Expenditures: 2013/2014, 2014/2015, 2015/2016
- C. Housing Delivery Goals Chart: 2013/2014, 2014/2015, 2015/2016
- D. Certification Page
- E. Adopting Resolution
- F. Program Information Sheet
- F. Ordinance: Not Applicable
- G. Interlocal Agreement: Not Applicable

**I. PROGRAM DESCRIPTION:**

- A. Seminole County, Florida  
Interlocal : Yes \_\_\_ No X
- B. Purpose of the program:  
To meet the housing needs of very low, low, and moderate income households, to expand production of and preserve affordable housing, and to further the Housing Element of the local Comprehensive Plan specific to affordable housing.
- C. Fiscal years covered by the Plan:  
2013-2014  
2014-2015  
2015-2016
- D. Governance:  
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the Housing Element of the local Comprehensive Plan.
- E. Local Housing Partnership:  
SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. When applicable, the County's program actively involves non-profit and for-profit agencies in its housing programs and production.
- F. Leveraging:  
The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.
- G. Public Input:  
Public input was solicited through the Affordable Housing Advisory Committee (AHAC) via public meetings. Additional public meetings on housing needs are held as 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:

The County or eligible municipality or its administrative representative shall advertise the notice of funding availability in the Orlando Sentinel, a newspaper of general circulation throughout Seminole County, and on the Seminole County Government website, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination:

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

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include, but are not limited to, Homeownership Counseling with a County approved HUD housing counseling agency. . . Counseling will include discussion on energy conservation.

K. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

Independent Study (copy attached)

U.S. Treasury Department

Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development (HUD) and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30% of that amount, which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing, does not exceed

those rental limits adjusted for bedroom size.

- M. Welfare Transition Program:  
Should an eligible sponsor be used, the County has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process by receiving extra points.
- N. Monitoring and First Right of Refusal:  
In the case of rental housing, staff shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, the County may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored on an annual basis for 15 years or the term of assistance, whichever is longer, unless as specified above.
- Eligible sponsors that offer rental housing for sale before 15 years, or that have remaining mortgages funded under this program must give a first right of refusal to co-approved, eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons. The County must be notified of any such offers for purchase.
- O. Administrative Budget:  
A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.
- Seminole County finds that it can no longer adequately cover the administrative costs of its SHIP program responsibilities with the five percent (5%) cap on local housing distribution funds for such purpose imposed by section 420.9075, Florida Statutes and Chapter 67-37. Therefore, the County has adopted a resolution, a copy of which is attached as Exhibit E hereto, for utilization of up to ten percent (10%) of such funds for administrative overhead of implementing this LHAP.
- P. Program Administration:  
Seminole County provides the administration of the LHAP.
- Q. Essential Service Personnel:  
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, and other job categories deemed essential in Seminole County. ESP income eligibility will be the same as the moderate income definition.

- R. Section 420.9075(3)(d), F.S.:  
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.

## Section II. LHAP HOUSING STRATEGIES:

### Homeownership

#### A. Purchase Assistance

- a. Summary of the Strategy:  
This strategy may be used by eligible homebuyers as an interest-free deferred forgivable loan to be applied towards down payment, closing costs and rehabilitation (if needed). Eligible housing includes existing and newly constructed single-family homes, townhouses, and condominiums.
- b. Fiscal Years Covered:  
2013/2014; 2014/2015; 2015/2016
- c. Income Categories to be served:  
This strategy will be for applicants whose income is classified as very low, low, or moderate.
- d. Maximum award:  
See Housing Delivery Goals Charts (Exhibit C)
- e. Terms of the award; Recapture and Default.  
Seminole County will provide an interest-free, deferred, forgivable loan for up to 20 years, 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 up to \$50,000 |

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, with the complete amount of assistance being forgiven after six (6) years. 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, with the complete amount of assistance being forgiven after twelve (12) years. 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, with the complete amount of assistance being forgiven after twenty (20) years.

*Recapture:* During the term of the loan, full repayment of the remaining SHIP obligation will be due upon the occurrence of one or

more of the following events:

- 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
- 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
- If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
- 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.

f. Recipient Selection Criteria:

- Funds will be made available on a first-come, first-qualified, first-served basis by income category while funds are available;
- All units assisted will be located in Seminole County;
- 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;

- Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
- 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;
- 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.
- 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. The applicant must also complete a required County counseling session, which includes Green Housing Counseling, prior to receiving assistance; and
- The Purchase Assistance Program requires that applicants provide an investment towards their down payment at a minimum of \$1,000 dollars into the property being purchased.

g. Sponsor Selection Criteria and duties, if applicable:  
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. Emergency Repairs**

- a. Summary of the 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.

- b. Fiscal Years Covered:  
2013/2014; 2014/2015; 2015/2016
- c. Income Categories to be served:  
For applicants whose income is classified as very low, low, and moderate.
- d. Maximum award:  
\$15,000
- e. Terms of the award; Recapture and Default.  
Funds provided for this activity will be in the form of a grant and are not subject to recapture.
- f. Recipient Selection Criteria:
  - Funds will be made available on a first-come, first-complete, first-served basis while funds are available, this can include applications received through the Homeowner Rehabilitation Program.
  - All units assisted will be located in Seminole County.
  - 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.
  - Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility.
  - 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.
- g. Sponsor Selection Criteria and duties, if applicable:  
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.

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.

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

**C. Owner-Occupied Rehabilitation**

a. Summary of the Strategy:

Offers qualified homeowner(s) assistance with needed repairs and/or alterations to improve the health, safety and well-being of the household. This strategy includes reconstruction and demolition if a home is beyond financial feasibility to repair. With the approval of the Community Services Director and the concurrence of the County Manager, the award amount for Housing Rehabilitation projects can exceed the maximum in the event of more extensive, unforeseen damage which could not have been detected during normal home inspection.

b. Fiscal Years Covered:

2013/2014; 2014/2015; 2015/2016

c. Income Categories to be served:

For applicants whose income is classified as very low, low, or moderate.

d. Maximum award:

See Housing Delivery Goals Charts (Exhibit C)

e. Terms of the award; Recapture and Default.

Seminole County will provide an interest-free deferred forgivable loan for up to 30 years, based upon the total amount of SHIP assistance.

|         |                 |                |
|---------|-----------------|----------------|
| 6 Years | Total Amount of | Up to \$15,000 |
|---------|-----------------|----------------|

|          | Assistance                 |                         |
|----------|----------------------------|-------------------------|
| 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         |

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, with the complete amount of assistance being forgiven after six (6) years. 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, with the complete amount of assistance being forgiven after twelve (12) years. 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, with the complete amount of assistance being forgiven after twenty (20) years. 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, with the complete amount of assistance being forgiven after twenty-six (26) years. 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, with the complete amount of assistance being forgiven after thirty (30) years.

Recapture: During the term of the loan, full repayment of the remaining SHIP obligation will be due upon the occurrence of one or more of the following events:

- 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
- 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
- If the mortgagor is divested of title by judicial sale, levy or other proceedings; or

- 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.

f. Recipient Selection Criteria:

- Funds will be made available on a first-come, first-complete, first-served basis while funds are available;
- All units assisted will be located in Seminole County;
- 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;
- Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
- 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
- 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.

- g. Sponsor Selection Criteria and duties, if applicable:  
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.
- h. Additional Information:  
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.
  - Funds will be encumbered for eligible applicants/sponsors whose homes are deemed repairable according to program guidelines;
  - The County or its designee will ensure that all work is performed by a licensed and insured contractor;
  - All mortgages, taxes, and special assessments must be current and paid;
  - All homes eligible for rehabilitation must be owner occupied and with fee simple title or owned by the sponsor/County; and
  - Housing rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.

**D. Acquisition and Rehabilitation**

- a. Summary of the Strategy:  
The County or a selected developer may acquire and rehabilitate existing homes for the purpose of improving the housing stock. After rehabilitation the home must be made available for eligible households to purchase. The Purchase Assistance strategy may be utilized in conjunction with this strategy.
- b. Fiscal Years Covered:  
2013/2014; 2014/2015; 2015/2016
- c. Income Categories to be served:  
For applicants whose income is classified as very low and low.
- d. Maximum award:  
See Housing Delivery Goals Charts (See Exhibit C).
- e. Terms of the award; Recapture and Default.  
Seminole County will provide an interest-free, deferred, forgivable loan for up to 30 years, based upon the total amount of SHIP

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         |

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, with the complete amount of assistance being forgiven after six (6) years. 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, with the complete amount of assistance being forgiven after twelve (12) years. 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, with the complete amount of assistance being forgiven after twenty (20) years. 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, with the complete amount of assistance being forgiven after twenty-six (26) years. 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, with the complete amount of assistance being forgiven after thirty (30) years.

Recapture: During the term of the loan, full repayment of the remaining SHIP obligation will be due upon the occurrence of one or more of the following events:

- 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
- 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

- If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
- 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.

Seminole County may provide development funding to qualified developers and contractors to enable the acquisition, rehabilitation, and resale of housing units to SHIP eligible homebuyers. Homebuyers of the rehabilitated units may receive SHIP purchase assistance, and therefore all of the provisions including repayment by the homeowner will have the same terms as those specified for the Purchase Assistance strategy.

f. Recipient Selection Criteria:

- Funds will be made available on a first-come, first-qualified, first-served basis while funds are available;
- All units assisted will be located in Seminole County;
- 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;
  - Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
  - 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
  - Eligible recipients under Acquisition Rehabilitation will follow the guidelines under Purchase Assistance.
- g. Sponsor Selection Criteria and duties, if applicable:  
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.
- h. Additional Information:
- All mortgages, taxes, and special assessments must be current and paid; and
  - Housing rehabilitation activities funded under this strategy shall meet the County's Housing Rehabilitation Standards.

## **E. Disaster Repair**

- a. Summary of the Strategy:  
SHIP Funds may be used for disaster assistance emergency housing repairs in the aftermath of a disaster. "Disaster means any natural, technological, or civil emergency that causes damage of sufficient severity and magnitude to result in a declaration of a state of emergency by Executive Order of the Governor, or the President of the United States. 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.
- b. Fiscal Years Covered:  
2013-2014, 2014-2015, 2015-2016
- c. Income Categories to be served:  
This strategy will be for applicants whose income is classified as very low, low, or moderate.
- d. Maximum award:  
See Housing Delivery Goals Charts (Exhibit C)

- e. Terms of the award; Recapture and Default.  
Seminole County may provide a grant up to \$15,000 contingent upon declaration of a disaster. If the cost of needed repairs exceeds \$15,000, additional funds may be provided through the rehabilitation strategy under that strategy's terms of the award, recapture and default policy.
- f. Recipient Selection Criteria:
- Funds will be made available on a first-come, first-complete, first-served basis while funds are available;
  - All units assisted will be located in Seminole County;
  - 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. 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;
  - Applicants are required to submit a completed Seminole County Community Development Application and provide all written documentation requested for eligibility;
  - Applicants must have taxes and mortgage payments paid up to date to qualify;
  - Applicants must hold title in their name to qualify; and
  - 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.
- g. Sponsor Selection Criteria and duties, if applicable:  
The County may choose a sponsor to complete needed repairs for eligible units. 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.
- h. Additional Information:
- Funds will not be allocated to this strategy except in the case of a Federal, State, declared disaster; and
  - Applications for disaster repair will be given priority above other strategies.

## Rental Strategies

### F. Rental Construction and Rehabilitation

- a. Summary of the Strategy:  
Funding is provided for the new construction or for acquisition and rehabilitation, if necessary, 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. Projects addressing special needs housing will be given preference under this strategy.
- b. Fiscal Years Covered:  
2013-2014, 2014-2015, 2015-2016
- c. Income Categories to be served:  
This strategy will be for residents whose income is classified as very low or low.
- d. Maximum award:  
See Housing Delivery Goals Charts (Exhibit C)
- e. Terms of the award; Recapture and Default.  
Seminole County may provide development grant funding in the form of a mortgage deed and note to qualified developers and contractors for provision of affordable rental housing units.

Affordability period:

15 years Assistance of \$3,001 and higher per unit

20 years Any new construction activity (irrespective of cost per unit)

(The most restrictive term of any funding source dedicated to the project may be used)

Units must be occupied by eligible tenants at rents determined to be affordable, pursuant to Section I: Program Description: L, for the term of the affordability period or as specified in the funding documents, whichever period is longer. Recipient entities must annually recertify tenants' income, and provide annual reports to the County on formats approved by County housing staff. 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.

Repayment, default and recapture will be triggered at point 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 case 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.

f. Recipient Selection Criteria:

Funds will be made available on a first-come, first-complete, 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 using Seminole County purchasing and procurement codes, policies and guidelines as well as specific request for proposal criteria for particular programs or projects as posted on the Seminole County Purchasing and Contracts Division website. This will include a completed Seminole County SHIP Request for Proposal (RFP) or Request for Information (RFI) and provide all written documentation requested 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:

- All units assisted will be within Seminole County;
- 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);
- 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
- 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.

- g. Sponsor Selection Criteria and duties, if applicable:  
Not Applicable

**G. Rental Security and Utility Deposits**

- a. Summary of the Strategy:  
Funds will be provided in the form of a grant 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 is limited to once in a lifetime.
- b. Fiscal Years Covered:  
2013-2014; 2014-2015; 2015-2016
- c. Income Categories to be served:  
This strategy will be for residents whose income is classified as very low, low or moderate.
- d. Maximum award:  
\$2,000
- e. Terms of the award; Recapture and Default.  
SHIP funds provided for this activity will be in the form of a grant and are not subject to recapture.
- f. Recipient Selection Criteria:
- Funds will be made available on a first-come, first-complete, first-served basis while funds are available;
  - All units assisted will be within Seminole County;
  - 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;
  - All rental units assisted must meet SHIP affordability requirements; and
    - 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.

- g. Sponsor Selection Criteria and duties, if applicable:  
Not Applicable.

### III. LHAP INCENTIVE STRATEGIES

- A. Expedited Permitting  
Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.  
Established policy and procedures: Community Services Department staff will provide an affordable housing certification to eligible applicants that will certify projects as an “Affordable Housing Project” for rental and ownership. “Affordable Housing Projects” will be identified as those projects assisted with State or Federal housing funds.
- 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.  
Established policy and procedures: Each Department that presents an ordinance for approval from the Board of County Commissioners will complete an Economic Impact Statement.
- C. Locally Owned Public Lands  
The preparation of a printed inventory of locally owned public lands suitable for affordable housing.  
Established policy and procedures: Tri-annually, the County will make available to the public an inventory list of locally owned public lands suitable for affordable housing.
- D. Tax Credit Projects: Local Government Commitment  
For a developer to be competitive at the State level for Tax Credit projects, a commitment from the local government must be received for a minimal amount as determined by the County's size.  
Established policy and procedures: The County will allocate annual funding for the commitment of multiple tax credit projects at the minimal award amount for developers of tax credit projects, pending funding availability.
- E. Mentoring and Technical Training  
Mentoring and Technical Training provided to Seminole County partners that are non-profit agencies and developers of affordable housing.  
Established policy and procedures: The County provides technical training to existing partners, nonprofit agencies and developers, who provide affordable housing.

**IV. EXHIBITS:**

- A. Administrative Budget  
2013/2014  
2014/2015  
2015/2016
  
- B. Timeline for Encumbrance and Expenditure  
2013/2014  
2014/2015  
2015/2016
  
- C. Housing Delivery Goals Chart (HDGC)  
2013/2014  
2014/2015  
2015/2016
  
- D. Certification Page
  
- E. Adopting Resolution
  
- F. Program Information Sheet
  
- G. Ordinance: Not Applicable
  
- H. Interlocal Agreement: Not Applicable