

Lake County Board of County Commission

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2015-2016, 2016-2017, and 2017-2018



LAKE COUNTY

DEPARTMENT OF
COMMUNITY SERVICES
*Housing & Community
Development Division*

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I. General Program Description:

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

Lake County Board of County Commissioners

Interlocal: Yes _____ No X

- B. Purpose of the program:
Creation of the Plan is for the purpose of:
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: 2015-2016, 2016-2017 and 2017-2018
- D. Governance:
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37, Florida Administrative Code.
Cities and Counties must be in compliance with these applicable statutes, rules and any additional requirements as established through the Legislative process.
- E. Local Housing Partnership:
The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.
- F. Leveraging:
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 face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach:

SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination:

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

J. Support Services and Counseling:

Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation.

Support services such as credit counseling, training in preparation for home ownership responsibilities, and assistance and education in the mortgage application process will be made available to each eligible person utilizing SHIP funds. Lake County will develop a list of organizations qualified to provide homebuyer services through a Request for Qualifications. Qualified organizations will be expected to:

- Conduct homebuyer and home maintenance classes,
- Pre-screen persons wishing to take the classes for mortgage readiness,
- Take applications from persons who have completed the classes and wish to apply for home purchase assistance, and
- Have direct access to a consortium of lenders who are familiar with and willing to comply with the lending requirements of the Home Purchase program. Qualified organizations will also be expected to maintain regular office hours in Lake County. Each potential participating household will select the organization they wish to use from the list of qualified organizations. More specifically:
 1. Pre-Screening of Applicants: Every household wishing to participate in the classes shall be pre-screened for mortgage readiness. Pre-screening will include but is not limited to:
 - Explaining the advantages and disadvantages of homeownership to the clients,
 - Describing the associates involved in the process when buying a home,
 - Criteria for becoming pre-qualified for a mortgage loan
 -
 2. The Partners will review the following to determine mortgage readiness:
 - Reviewing the client's income, expenditures and debt, employment history and credit report,
 - The amount of mortgage the client may be eligible to receive.

Clients who are not mortgage ready will be referred to Consumer Credit Counseling Services of Central Florida. Those who are mortgage ready will be referred to the homebuyer classes, described below.

All pre-screenings shall be performed by a homebuyer counselor certified through the U.S. Department of Housing and Urban Development or NeighborWorks America, Inc. It shall be the responsibility of the counselor to ensure that all credentials remain current.

3.. Homebuyer and Home Maintenance Classes: Homebuyer and home maintenance classes are mandatory for participants in the Home Purchase Assistance program. Participants in the SHIP Home Rehabilitation/Replacement program are required to complete the home maintenance classes.

Homebuyer classes are ongoing and occur at least monthly and are contingent upon the number of qualified applicants on the waiting list pending funding by Lake County. Each qualified organization may be expected to conduct at least eight classes during the year, and a minimum of eight classes per calendar year, thereafter. Total contact time shall be at least five hours. Classes may be held more frequently at the discretion of the presenter, and calendars shall be supplied to the County.

Subject matter to be covered in the homebuyer series shall include, but not be limited to:

- Overview of the home buying process
- Lake County Home Purchase program and other housing assistance (Bond money, etc.)
- Types of mortgages available and FHA Predatory lending and foreclosure prevention Escrow accounts (taxes, insurance)
- Mortgage insurance
- Hints on shopping for a home (what to look for in the neighborhood) Fair housing
- Homeowners Association fees and deed restrictions
- Energy efficiency and water conservation
- Flood insurance

Each homebuyer class shall be taught by a homebuyer counselor certified through the U.S. Department of Housing and Urban Development or NeighborWorks America, Inc. It shall be the responsibility of the counselor to ensure that all credentials remain current.

Qualified organizations shall also be expected to conduct home maintenance classes, and shall allow Home Rehabilitation/Replacement program participants to attend. Total contact time shall also be five hours. Subject matter covered shall include but not be limited to:

- Home inspections to determine maintenance needs
- Routine care of electrical, HVAC and plumbing systems
- Termite protection and pest control
- Purchase and care of appliances
- Caring for interior surfaces and cleaning
- Caring for yard and exterior surfaces
- Money management for homeowners (financial responsibility, preventing foreclosure, tax deductions, homestead exemption, homeowners insurance, records and important papers, energy conservation)
- Neighborhood environment and safety

Home repairs (contracting vs. doing it yourself, mildew prevention, painting, plumbing, repairing screens and windows.)

The presenting organization shall be responsible for procuring venues around the County to hold the classes. Syllabuses for both classes shall be preapproved by the County. PowerPoint presentations and other visual aids shall be used in presenting the abovementioned subject matter. Each household attending shall receive one set of reference materials, regardless of how many adults attend the classes. The cost of producing the materials shall be the responsibility of the presenter.

The classes shall be made available free of charge or charge a nominal fee (Not to exceed \$35) to the applicants, but attendance is limited to households who have been pre-screened and are mortgage ready. All adults whose name will be on the mortgage must attend; other adults living within the same residence may also attend. The classes may be repeated one or more times at no additional cost to the homebuyer or the County, and may be attended on separate dates. At the end of each class every participant has the option of completing a course evaluation form prepared by the County.

The presenting organization shall be responsible for taking roll and submitting each roster to the County. The roster and course evaluation forms shall be returned to the County within two (2) business days from the date of the class.

The County will monitor the classes held by each qualified organization at least annually to ensure that the required material is being covered. The County reserves the right to monitor at any time without prior notice.

4. Loan Assistance: Each qualifying organization shall have access to a lending consortium consisting of three or more lenders. There shall be an initial history of working with the lenders if a consortium needs to be formed. Additional consortium members may be added later. There must also be contractual arrangement between the organization and the lenders in the consortium requiring them to abide by Lake County's lending guidelines as a condition of membership.

Qualifying organization (s) shall take applications from households wishing to participate in the SHIP Home Purchase program, who have previously been determined mortgage ready through one of the lenders in the Lake County Lender's Consortium, and who have completed the Homebuyer and Home Maintenance classes. No application fees shall be charged to applicants. Taking the application consists of assisting the applying household to complete the application form, ensuring that the form is properly notarized, and compiling all of the necessary backup information. It is the responsibility of the organization taking the application to ensure that all of the backup documentation is included before the application packet is submitted to the Housing and Community Development Division for funding. Final determinations of eligibility will be made by the County. Incomplete applications will be returned along with a written explanation of the additional information needed. The organization shall also refer clients to members of its lending consortium, and shall encourage them to deal directly with lenders.

Funds may be used to pay all costs related to home ownership counseling and education. Qualified organizations shall be paid either a flat fee for each successful closing or a contract fee for the provision of consumer/credit services predetermined in the RFP and subsequent contract. Payment will be made upon receipt of an invoice from the qualified organization according to the terms and revisions thereof.

The payment shall include all expenses incurred in carrying out the pre-screening, homebuyer education, and application processes, including but not limited to labor, supervision, marketing, printing/publishing, developing the curriculum, materials and supplies for the classes, reproducing evaluation forms, certificates, name tags, pens, pencils, folders, etc., plus travel expenses to and from class locations, all office expenses, and all correspondence and postage.

Qualified organizations shall also be remunerated a flat fee per household for allowing Housing Rehabilitation/Replacement clients to attend the Home Maintenance classes. Payment will be made upon receipt of an invoice from the qualified organization.

K. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

- 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 by the Department of Housing and Urban Development and posted at www.floridahousing.org.

Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, 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, 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.

N. 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 the same monitoring and determination, a municipality, county or local

housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored 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.

O. Administrative Budget:

A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. Lake County Board of County Commission 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(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

P. Program Administration:

Administration of the local housing assistance plan will be wholly performed and maintained by the Lake County Housing and Community Development Division.

Q. Essential Service Personnel Definition (required):

For the purpose of the SHIP program, essential service personnel is defined as families that have household members who are teachers, law enforcement personnel, emergency service, and medical personnel, and local government employees

R. Describe efforts to incorporate Green Building and Energy Saving products and processes (required):

For houses that are rehabilitated, Lake County will make available to homeowners the opportunity to upgrade existing insulation to an R-30 standard as a cost to the County. In addition, Energy Star appliances, window, doors, and light fixtures can be replaced with Energy Star rated items when replacement of these items are necessary at the time of rehabilitation. All replaced Air conditioning units will also be replaced with 15 seer-rated units.

Section II. LHAP Strategies:

A.

<i>Purchase Assistance/ with Repairs</i>	1,2
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a. Summary of the Strategy:

SHIP funds will be available to provide loans for the purchase of newly constructed homes or existing single family homes that are intended as the primary residence of the borrower. Existing single family homes may not be assisted without repairs. If the existing single family home is found to pass inspection without repairs, the family will be notified that the home does not meet the strategy's requirements. The family will be eligible for funding if a home is approved.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Very Low, Low, and Moderate

d. Maximum award: VL-Up to \$20,000; Low-Up to \$15,000; Moderate-Up to \$10,000

e. Terms, Recapture, and Default

A mortgage and note will be recorded on the home for the loan period.

- Mortgage loans made with SHIP will have a fifteen (15) year term, fixed interest rate,
- The interest rate of the first mortgage loan shall be no greater than the sixty (60) day yield plus one percent (1%) as set from time to time by the Federal National Mortgage Association unless leveraging other state and federal funds.

Funds shall be secured with a 0% interest, deferred payment mortgage, the term of which shall be 15 years. Monthly payments are not required. The loan shall be in default and be due and payable to the Lake County Affordable Housing Assistance Trust Fund under the following conditions:

- Property is sold or vacated;
- Property is leased or rented;

- Refinancing occurs with cash out to the borrower;
- Property is used for a home equity line of credit,
- Property is occupied by a person or household other than the person or household for which the assistance was intended unless upon death, an income eligible heir assumes the loan;
- Title or any part of interest in the property is transferred, given away, or otherwise conveyed whether by voluntary act or involuntary act, by operation of law or otherwise;
- If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property;

In the event of the death of homeowner, the mortgage held by Lake County will be extended to a family member that is income qualified. That family member will also be required to contractually agree to all SHIP program guidelines.

f. Recipient Selection Criteria:

To prioritize the need for assistance, the following selection criteria have been established to encumber funds. The list is arranged in order of priority:

- Priority 1: Very-low income households currently living in substandard housing,
- Priority 2: Low income households currently living in substandard housing,
- Priority 3: Moderate income households currently living in substandard housing,
- Priority 4: Extremely low income households currently living in rental units,
- Priority 5: Very-low income households currently living in rental units,
- Priority 6: Low income households currently living in rental units and,
- Priority 7: Moderate income households currently living in rental units.

Within the above selection criteria, applications are ranked on a first qualified, first served basis.

g. Sponsor Selection Criteria and duties, if applicable: N/A

h. Additional Information:

B.

a. Summary of the Strategy:

SHIP Program funds will be distributed for home rehabilitation to assist owner-occupied homeowners located in Lake County. If the home has a second mortgage, the home will not qualify. The applicant can have first mortgage, but the current appraised/market value of the home must be greater than the first mortgage and the estimated amount of assistance requested. First mortgages, property taxes and/or assessments must be current. There may not be any federal judgments or federal liens against the property.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Very Low, and Low

d. Maximum award: \$68,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

Funds shall be secured with a 0% interest, deferred payment based on a 15 year loan secured by recorded mortgage and note forgiven on a prorated basis monthly. Monthly payments are not required. In the event any of the following conditions occur, the loan shall be in default and be due and payable to the Lake County Affordable Housing Assistance Trust Fund:

- At time of sale,
- If leased or rented,
- If refinanced with cash out to the borrower
- If used as collateral for a home equity line of credit,
- If occupied by a person or household other than the person or household for which the assistance was intended unless upon death an income eligible heir assumes the loan,
- If title is transferred, given away, or otherwise conveyed any part of interest in the property, whether by voluntary act or involuntary act, by operation of law or otherwise,
- If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property.
- In the case of family hardship such as death, the mortgage held by Lake

County may be extended to a family member that is income qualified and resides in the home.

f. Recipient Selection Criteria:

The household assisted must be income qualified. Annual income will be determined as defined in 24 CFR 5.609. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Third party verification of income, employment, and assets will be obtained by SHIP staff. An ineligible applicant will be notified in writing for reason of ineligibility and that they may reapply for SHIP assistance after six (6) months from the date of the letter.

To prioritize the need for assistance, the following selection criteria have been established:

- Priority 1: Extremely-low income elderly Special Needs
- Priority 2: Extremely-low income Special Needs
- Priority 3: Extremely-low income elderly
- Priority 4: All other extremely low income
- Priority 5: Very-low income elderly Special Needs
- Priority 6: Very-low income Special Needs
- Priority 7: Very-low income elderly
- Priority 8: All other very low income
- Priority 9: Low-income elderly Special Needs
- Priority 10: Low income Special Needs
- Priority 11: Low income elderly
- Priority 12: All other low income

The above selection criteria will be utilized within the year that the services were requested. In the case of a waiting list for services, applications will be processed utilizing the above selection criteria with the following exceptions:

A household with a non-owner Special Needs member shall have priority over applications in the same criterion. Should an applicant on the list have extenuating circumstances that change the urgency of their repair need, such applications can be processed ahead of others on the repair list. Extenuating circumstances will be determined on a case-by-case basis by a subcommittee comprising of Transit Division, staff from Human Services, and staff from the

Housing and Community Development Division. Such circumstances must be of a health or safety nature and would include aid for the Special Needs. Applicants will be responsible for proving priority status as per the Recipient Selection Criteria at time of application submission. Any change in priority status will require updated documentation.

- g. Sponsor Selection Criteria and duties, if applicable:
- h. Additional Information:

C.

<i>Demolition and Reconstruction</i>	4
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- a. Summary of the Strategy:
SHIP Program funds may be distributed for demolition and replacement. The unit assisted must be owner occupied, located in Lake County, the house must be mortgage free, and property taxes and/or assessments must be current. The property to be assisted must be free from any liens or judgments.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Extremely Low, Very Low, and Low
- d. Maximum award: \$153,000
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

Funds shall be secured with a 0% interest, deferred payment loan secured by a recorded mortgage and note forgiven on a prorated basis monthly. . Monthly payments are not required. In the event any of the following conditions occur, the loan shall be pro-rated monthly based upon the number of years and months left in the term, and such pro-ratio shall be re-paid to the Lake County Affordable Housing Assistance Trust Fund:

- At time of sale,
- If leased or rented,
- If refinanced with cash out to the borrower
- If used as collateral for a home equity line of credit,
- If occupied by a person or household other than the person or household for

which the assistance was intended unless upon death an income eligible heir assumes the loan,

- If title is transferred, given away, or otherwise conveyed any part of interest in the property, whether by voluntary act or involuntary act, by operation of law or otherwise,
- If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property.

f. Recipient Selection Criteria:

Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Third party verification of income, employment, and assets will be obtained by SHIP staff. An ineligible applicant will be notified in writing for reason of ineligibility and that they may reapply for SHIP assistance six (6) months from the date of the letter.

To prioritize the need for assistance, the following selection criteria have been established:

- Priority 1: Extremely-low income elderly Special Needs
- Priority 2: Extremely-low income Special Needs
- Priority 3: Extremely-low income elderly
- Priority 4: All other extremely low income
- Priority 5: Very-low income elderly Special Needs
- Priority 6: Very-low income Special Needs
- Priority 7: Very-low income elderly
- Priority 8: All other very low income
- Priority 9: Low-income elderly Special Needs
- Priority 10: Low income Special Needs
- Priority 11: Low income elderly
- Priority 12: All other low income

In the case of a waiting list, applications will be processed utilizing the above selection criteria with the following exceptions:

A household with a non-owner Special Needs member shall have priority over applications in the same criterion. Should an applicant on the list have

extenuating circumstances that change the urgency of their repair need, such applications can be processed ahead of others on the repair list. Extenuating circumstances will be determined on a case-by-case basis by a subcommittee comprising of staff from Transit Division, staff from Human Services, and staff from the Housing and Community Development Division. Such circumstances must be of a health or safety nature and would include aid for the Special Needs. Applicants will be responsible for proving priority status as per the Recipient Selection Criteria at time of application submission. Any change in priority status will require updated documentation. Applications on the current waiting list are assisted on a first qualified first served basis. Applicants will be responsible for proving priority status as per the Recipient Selection Criteria at time of application submission. Any change in priority status will require updated documentation.

- g. Sponsor Selection Criteria and duties, if applicable: N/A
- h. Additional Information:

In the case of family hardship such as death, the mortgage held by Lake County may be assumed by a family member that is income qualified and resides in the home. Absolutely no funds will be dispersed for work commencing before funding approval and the placement of a lien. A mortgage will be placed on the replacement home for the amount of assistance provided.

D.

<i>Transitional Housing Development</i>	12
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- a. Summary of the Strategy:
Summary of the Strategy: SHIP funds may be made available to distribute to assist a local Community Housing Development Organization (CHDO), a Public Housing Authority (PHA), a 501(C)(3) non-profit affordable housing sponsor, private for-profit developers and/or governmental entities. Each eligible applicant may apply for up to a maximum of 20% of the available funds for this strategy. The assistance will provide for development costs to eligible sponsors to construct, acquire and rehabilitate units for homeless families or individuals.
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Extremely Low, Very Low, and Low

- d. Maximum award: \$256,655
- e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default.

A lien held by the County will be placed on the property for the mortgage period. The loan must be repaid 100% in its entirety within 30 days of closing, if it sold before the 15 years have elapsed. If the property is not sold and continues to be of benefit to housing for homeless families, the borrower does not refinance with cash out, and does not use the property as collateral for an equity line of credit; then the loan will be forgiven after 15 years have elapsed.

Terms, Recapture and Default: Terms of default which lead to foreclosure and/or loss of property ownership include:

- Mortgage loans made with SHIP funds shall not have terms exceeding fifteen (15) years fixed interest rate the interest rate of the first mortgage loan, if charged, shall be no greater than the sixty (60) day yield plus one percent (1%) as set from time to time by the Federal National Mortgage Association unless leveraging other state and federal funds.
- Mortgage loans issued in conjunction with SHIP funds shall not be used for the infrastructure expenses of a project comprising two or more dwelling units unless all of that project's dwelling units are affordable to very-low and low income households, and the construction of that project begins within one year from the time of closing.

, Funds shall be secured with a 0% interest, deferred payment 15 year loan secured by recorded mortgage and note forgiven on a prorated basis monthly. Monthly payments are not required. In the event any of the following conditions occur, the loan shall be due and payable to the Lake County Affordable Housing Assistance Trust Fund, if the following occurs:

- At time of sale, unless the property is transferred to a non-profit organization that will continue to use the property to service the same or like population.
- If leased or rented to unqualified recipient
- If refinanced with cash out to the borrower
- If used as collateral for an equity line of credit,

- If occupied by a person or household other than the person or household for which the assistance was intended unless upon death an income eligible heir assumes the loan,
 - If title is transferred, given away, or otherwise conveyed any part of interest in the property, whether by voluntary act or involuntary act, by operation of law or otherwise,
 - If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property.
- f. Recipient Selection Criteria:
- All units constructed under this strategy must be occupied by extremely low, very low, and low income households who are homeless. The households will be selected by the sponsor, which will certify income-eligibility and legal residency. The households will be selected by the sponsor on a first qualified, first serve basis and provided the family is documentable homeless.
- g. Sponsor Selection Criteria and duties, if applicable: Eligible sponsoring organizations will be governmental entities, a local Community Housing Development Organization (CHDO), Public Housing Authority (PHA), or a 501(C)(3) non-profit affordable housing sponsor. The sponsoring organization will need to demonstrate the capacity for and history of successfully providing transitional/affordable housing to at risk populations. or similar service in the county for a period of no less than three years, demonstrate that the organization is financially sound, submit a two year history of financial reports, submit a one year history of the organization's Board Meetings. The project must also meet the following criteria:
- Compatibility with surrounding neighborhoods,
 - Demonstration of support from residents of the surrounding neighborhoods.
 - History of organization of developing/constructing and/or managing Transitional Housing.
- h. Additional Information:
- For FHFC financed projects that also receive local SHIP support, occupancy, rent, and housing quality compliance documentation secured by FHFC or its contract monitor, shall be deemed acceptable in meeting this requirement, if it meets statutory requirements. The sale of properties assisted with SHIP funds prior to the fifteen (15) year requirement being met shall require approval of the Lake County

Affordable Housing Advisory Committee and the Lake County Board of County Commission and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note. Under the SHIP Program, assisted rental properties offered for sale prior to the end of the fifteen (15) year term of assistance must be subject to a right of first refusal for purchase at the current market value by eligible organizations that would provide continued occupancy by SHIP eligible persons.

E.

<i>RENTAL ACQUISITION AND REHABILITATION PROGRAM</i>	14
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- a. Summary of the Strategy:
 - 1. Summary of the Strategy: In response to the growing need to preserve the affordable housing stock in the Lake County, the AHC made recommendations to the Board of County Commissioners to provide assistance to do acquisition and rehab to small multi-family properties in blighted areas. Housing improvements may include, but are not limited to, the following, and shall include any other improvements that address Lake County's Housing Code violations:
 - Roofing • Electrical • Plumbing • Structural • Baths
 - Flooring-Walls-Ceilings • Heating Systems • Kitchens • Doors
 - Water Heaters • Interior and Exterior Paint • Windows • Termite Treatment
 - Lead Paint Testing & Remediation • Septic Tanks & Drain fields
- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Extremely Low, Very Low, and Low
- d. Maximum award: e. Terms of the award: The County's financial assistance will be provided in the form of a first or second mortgage, non-amortizing at 0% interest, for a minimum term of 15 years or the full term of the first mortgage whichever is greater. The maximum term will be 30 years. The mortgage will require no monthly payments and shall be forgiven at the end of the specified term. The property must be rented and remain affordable to Extremely Low, Very Low, and Low individuals and families throughout the specified term. If the property is sold before the end of the County's mortgage term, the applicant must repay the County the original

balance of the loan amount plus 50% of any accrued equity. The minimum loan amount cannot be less than \$10,000 per project. The maximum award amount shall be for up to 30% of available funds not to exceed \$42,000 per unit. The maximum per unit subsidy is based on number of bedrooms in the unit as specified in the HOME regulations. However, on all projects, the maximum amount that the County will lend must not exceed 90% of the after-rehabilitation appraised value of the total Project. Unless the Local Housing Assistance Plan or Consolidated Plan is amended to require otherwise, loans are made as a 0% interest deferred payment loan provided that at all of the units are set-aside for families at or below 80% of AMI. The County requires that all loans be secured with a mortgage and note.

f. Recipient Selection Criteria:

All units constructed under this strategy must be occupied by extremely low, very low and, low income households who are homeless. The households will be selected by the sponsor, which will certify income-eligibility and legal residency. The households will be selected by the sponsor on a first qualified, first served basis and provided the family is eligible at the time of application.

- g. Sponsor Selection Criteria and duties, if applicable: Eligible sponsoring organizations will be governmental entities, a local Community Housing Development Organization (CHDO), Public Housing Authority (PHA), a 501(C)3 non-profit affordable housing sponsor, and/or private for-profit developers selected through one or more open proposal submission(s). The sponsoring organization will need to have the capacity for and history of successfully providing affordable housing to at risk populations. Applicants may apply to active RFP's and applications received will be reviewed on a first come first served basis pending funding availability. Sources of funding for this program include local SHIP dollars, program income from this program, and general revenue or other unrestricted funds, when available. Extremely low, very low, and low income households will be eligible to receive assistance. A Request For Proposal will be solicited for qualified projects and will be selected by the a subcommittee comprising of staff from Transit Division, staff from Human Services, and staff from the Housing and Community Development Division based on the criteria included in the RFP.

h. Additional Information:

The goal of the acquisition/rehabilitation program is to build and preserve the

affordable housing stock in Lake County and bring qualifying, existing units into compliance with the Lake County's minimum Housing Codes and the federal Housing Quality Standards. The building must be substandard, vacant and zoned for its intended residential use. Please note that eligible units cannot be tenant occupied. All units acquired and rehabilitated through this program will provide housing for families earning 80% or less of area median income. Developments which propose to serve a higher income category will not be considered for this funding. Lake County reserves the right to incorporate specific targeting requirements, based on its annual strategic objectives, into the application for assistance, and to incorporate preference criteria to reflect strategic objectives. Such targeting may include the project's ability to meet preservation goals, mixed income goals, or ability of the project to serve families with extremely low, very low, and low income individuals and families and neighborhoods.

PROJECT CRITERIA

Applications for assistance must include:

- Evidence of site control, appropriate zoning, land use, and concurrency
- Evidence of current boundary survey
- Evidence of a satisfactory environmental report conducted by a third party
- A current appraisal
- Development timeline
- Work Write-up and cost estimate.

Applications will be evaluated on the following criteria:

- Development team experience (including developer, contractor, and management experience)
- Financial feasibility, evidenced by cost estimates (construction and operating pro formas), cash flows, and debt service coverage ratios
- Social services and development amenities, where appropriate
- Past performance on like activities with Lake County Housing programs, including compliance with all program regulations.

ELIGIBLE GEOGRAPHIC AREA

Eligible areas include the consolidated Lake County or specific areas as

recommended by the Affordable Housing Committee

CONTRACTOR REQUIREMENTS

- The County maintains a list of licensed general and residential contractors from which the applicant must select a contractor.
- Only licensed general, residential or building contractors in good standing with the Department of Professional Regulations and the Department of Consumer Affairs will be eligible for participation.
- The contractor will furnish all labor, materials, equipment, permits, licenses and services for the proper completion of the project in accordance with the bid proposal and specifications.
- All work performed by the contractor is subject to inspections by the Housing Services Division
- All work not in compliance with said standards shall be corrected at the contractor's expense. The Housing and Community Development Division will perform all draw inspections and the final inspection prior to release of final payment.
- The Contractor shall provide a full one-year warranty to the Owner, for the workmanship and materials on all contract items other than roofing. A five-year warranty will be provided on the labor for all roofs installed. In addition, all applicable manufacturers' warranties will apply.
- Upon completing the rehabilitation, each property must be in compliance with Section 8 Housing Quality Standards (HQS).

F.

<i>Disaster Repair/Mitigation</i>	5
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a. Summary of the Strategy:

In the event of a state or federal disaster declaration affecting all or part of Lake County, the Housing and Community Development Manager or the SHIP Administrator shall be authorized to request and administer additional state funds or current SHIP funds to assist with disaster mitigation/recovery. Other funds in conjunction with SHIP funds will be used to leverage available federal, state, local and insurance funds to provide assistance to eligible single-family households for

the purpose of repairing/replacing eligible housing.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Extremely Low, Very Low, and Low In the event of a disaster, it is sometimes difficult to obtain income information and third party verifications. If this is the case, the form of documentation required of the participant will be determined on a case by case basis depending upon the severity of the damage and the circumstances of each case as approved by the Housing and Community Development Manager or the SHIP Administrator. Lake County will use the most accessible and most accurate documentation available that can help to establish household income eligibility, and at the same time will allow the County to provide immediate assistance.
- d. Maximum award: The maximum award amount shall be for the available funds not to exceed \$10,000 for minor repairs \$65,000 for rehabilitation, and \$153,000 for replacement per unit.
- e. Terms of the award:

Assistance under the disaster mitigation component of this strategy for minor repairs is in the form of a grant to certified income eligible households for emergency disaster assistance for their primary owner/occupied residence and not subject to recapture. Minor repairs will be defined as the total amount of all work performed on any given property shall not exceed \$10,000. The minor repair grant can only be utilized once per disaster for the affected homeowner. However, homes requiring substantial repairs and/or replacement will follow the guidelines of the Home Rehabilitation and/or Demolition and Replacement Strategies including the recapture agreement as defined in sections B and C respectively.
- f. Recipient Selection Criteria:

To prioritize the need for assistance, the following selection criteria have been established to encumber funds. The list is arranged in order of priority:

 - Priority 1: Extremely-low income elderly Special Needs
 - Priority 2: Extremely-low income Special Needs
 - Priority 3: Extremely-low income elderly
 - Priority 4: All other extremely low income
 - Priority 5: Very-low income elderly Special Needs
 - Priority 6: Very-low income Special Needs
 - Priority 7: Very-low income elderly

- Priority 8: All other very low income
Priority 9: Low-income elderly Special Needs
Priority 10: Low income Special Needs
Priority 11: Low income elderly
Priority 12: All other low income

Within the above selection criteria, applications are ranked on a first qualified, first served basis.

- g. Sponsor Selection Criteria and duties, if applicable: Not applicable
- h. Additional Information: This strategy will provide assistance for minor repairs. Substantial rehabilitation or replacement of housing for income eligible households in the aftermath of a disaster will utilize funds within the existing Home Rehabilitation and/or Demolition and Replacement strategies unless additional federal, state or local funds are identified for disaster recovery. To be eligible, the house must have been owner-occupied at the time of the disaster. Assistance will only be provided for those repairs not covered by insurance or any other disaster relief program. The strategy will be administered by the County, and will be implemented only in the event of a Federal or State disaster, using funds that have not been encumbered or additional SHIP funds designated for disaster relief. Eligible disaster mitigation assistance for minor repairs shall include, but not be limited to:
- Purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - Interim repairs to avoid further damage;
 - Removal of tree(s) that have fallen on the home;
 - Debris removal required to make individual housing units habitable;
 - Post disaster assistance with non-insured repairs;
 - Expenses to prevent flooding of homes such as sandbags, sand, pump rentals, etc.

The above activities shall be in the form of a grant not to exceed \$10,000 to certified income eligible households to repair damage to their primary owner-occupied residence caused by the above mentioned disaster, and not subject to recapture.

These funds cannot be used to assist mobile homes or manufactured housing except those with the Department of Community Affairs insignia per Ch. 553, F.S.

The Disaster Mitigation Assistance Strategy will also provide assistance for those

eligible houses requiring substantial rehabilitation. Assistance will only be provided for those repairs not covered by insurance or any other disaster relief program.

Eligible repairs requiring substantial rehabilitation include but are not limited to:

- Restoration of the structural integrity and preservation of the unit as well as correction of deficiencies in support beams, load-bearing walls, and floor joists;
- Restoration of heating, air conditioning, or water heating and conditioning systems;
- Restoration of plumbing, pumps, wells, septic systems and water line repairs to ensure safe drinking water and sanitary sewage and;
- Replacement or repair of electrical systems, roofing, siding, broken or inoperable windows, screens, exterior doors, or other structural hazards rendering the dwelling unfit for habitation.

In the event a house owned by an income-eligible person is damaged to the point that it is unfeasible to rehabilitate, the dwelling may be demolished and replaced. Assistance will only be provided for those costs not covered by insurance or any other disaster relief program. Mobile homes and manufactured homes will not be eligible for assistance under this strategy unless the owner agrees that the mobile/manufactured home will be removed from the site. The guidelines of the Demolition and Replacement Strategy, including the recapture agreement, will be followed for all income eligible applicants.

In order to ensure that assistance funds are neither under allocated nor over allocated, the County will perform an on-site, pre-application inspection of proposed projects in order to assess the needs of the applicants. A checklist shall be made of needed repairs to provide the basis for the amount of the applicant's award. If the home can be repaired rather than needing replacement, contractors will be selected by applicants in consultation with the County. Repairs will be in accordance with the most recent Florida Building Codes, as published by the Florida Building Commission. To ensure fulfillment of repair contract provisions, an acceptable quality of workmanship, and the protection of disadvantaged consumers, the County will perform interim inspections and a post-completion project inspection for each home repair project. Payment shall only be disbursed to the contractor upon the receipt of a satisfactory inspection report.

The maximum award for housing rehabilitation/reconstruction shall be \$68,000/\$153,000 respectively. SHIP funds may cover eligible repairs, inspection costs, work write-ups, closing costs, and relocation expenses not to exceed \$3,000. This component of the Disaster Mitigation and Recovery Strategy will have a contingency amount of \$5,000 (included in the maximum award amount) to be used for unanticipated repairs that become necessary, but were unforeseen until after rehabilitation was initiated, in order to complete a rehabilitation job.

If the cost of repairing the home exceeds the cost of constructing a new home on the same site, the home may be demolished with the owner's written consent, and a new home constructed on the same site. Funds shall be secured with a zero interest, deferred payment thirty (30) year mortgage. Monthly payments are not required. As delineated in the Terms, Recapture and Default section of the Demolition and Replacement Strategy, the loan shall be pro-rated based upon the number of years left in the term, and such pro-ration shall be re-paid to the Lake County Affordable Housing Assistance Trust Fund. During construction, the applicant will be temporarily relocated to a comparable rental unit. The costs of moving and rent during construction will not be added to the original principal of the loan. Applicants will be required to contractually agree to all SHIP program guidelines, mortgage requirements, repayment provisions, and certify that the unit assisted is their principal residence. Assistance shall be limited to applicants directly impacted by the declared disaster. Clients served under the disaster strategy may supersede those on the current waiting list. This strategy will be implemented only in the event of a declared disaster that directly impacts Lake County. The Lake County SHIP program parameters as they currently appear in the Local Housing Assistance Plan and related documents shall apply, except for the application selection criteria. These funds cannot be used to assist mobile homes or manufactured housing except those with the Department of Community Affairs insignia per Ch.553, F.S. The Disaster Mitigation Strategy will be advertised annually along with notice of all SHIP strategies and resources.

G.

<i>REACH (Rental and Energy Assistance for Connection to Housing)</i>	23
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- a. Summary of the Strategy:
SHIP funds will be available to assist low income residents with utility and rental

assistance. This program is in the form of a grant up to a maximum award of \$1,200 to income eligible households that are ≤ 50% Median Family Income seeking affordable rental housing.

Due to the increased cases of homelessness in Lake County, the Committee has included this strategy to decrease at-risk families from becoming homeless and/or to assist families to be able to transition from hotel/motel housing or “house – couching” as a strategy in our Local Housing Assistance Plan.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Extremely Low and Very Low
- d. Maximum award: \$1,200e. Terms of the award: Eligible households can receive up to \$1,200 to cover the required costs of rental security deposits and utility deposits and connection fees in the name of the applicant or co-applicant. Eligible households’ members may receive assistance through this program only once.
- f. Recipient Selection Criteria:
Extremely low and very income households will be eligible to receive assistance. The households will be selected by the Lake County staff on a first qualified, first serve basis and provided the family meets all eligibility criteria.
- g. Sponsor Selection Criteria and duties, if applicable: Not Applicable
- h. Additional Information: None

H.

<i>New Construction</i>	10
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- a. Summary of the Strategy:
Up to 30% of SHIP funds available to distribute in a given year will be available to assist very low, low, and moderate income residents with the following programs to assist in purchase of new homes as a strategy in our Local Housing Assistance Plan.
 1. HAP-Provides down payment, closing cost, and gap assistance to homebuyers of new homes.
 2. Target Area HAP-Provides heavily subsidized assistance to homebuyers in neighborhoods selected by the Affordable Housing Committee.
 3. Provides financing to not-for –profit agencies to develop homeownership
 4. The County will assist developers with loans for the acquisition, infrastructure and development costs including utilities, road improvements and drainage systems of residential owner occupied housing to first time home buyers. Funds

will also be provided to Eligible Sponsors in the form of a developer's fees ranging between 8-12% paid for homes that are completed and occupied by eligible households.

5. Potential housing projects will be submitted via an RFP to the Affordable Housing Committee and the Lake County Board of County Commissioner for review and approval.
6. All Requests for Proposals will be handled by the Lake County Procurement Division.
7. As established by FAC 67-37.007(7), the sales price or value of new eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Lake County shall use the maximum purchase price limits as established and used by the Florida Housing Finance Corporation (FHFC), as amended and updated.

- b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018
- c. Income Categories to be served: Very Low, Low, and Moderate
- d. Maximum award: \$165,000 per unit

e. Terms, Recapture and Default:

This strategy is only available to non-profit organizations. There will be a 10% developer fee for all approved projects included in the per unit cost. The developer subsidy, the amount to develop the property minus the sales price, will require a declaration of covenant, mortgage, and lien in the said amount be recorded and held by the County on the home during the mortgage period. The loan is 0%, forgiven after 15 years. The loan shall be in default and be due and payable to the Lake County Affordable Housing Assistance Trust Fund under the following conditions:

- Property is sold or vacated;
- Property is leased or rented
- Refinancing occurs with cash out to the borrower;
- Property is used for a home equity line of credit,
- Property is occupied by a person or household other than the person or household for which the assistance was intended unless upon death an income eligible heir assumes the loan;
- Title or any part of interest in the property is transferred, given away, or otherwise conveyed whether by voluntary act or involuntary act, by operation of law or

otherwise;

- If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property;

The loan must be repaid 100% in its entirety within 30 days of closing, if sold before the 15 years have elapsed. • Mortgage loans made with SHIP funds shall not have terms exceeding Fifteen (15) years fixed interest rate, except for USDA and VA deferred payment loans.

- The interest rate of the first mortgage loan, if charged, shall be no greater than the sixty (60) day yield plus one percent (1%) as set from time to time by the Federal National Mortgage Association unless leveraging other state and federal funds.
- Mortgage loans issued in conjunction with SHIP funds shall not be used for the infrastructure expenses of a project comprising two or more dwelling units unless all of that project's dwelling units are affordable to very-low, low and moderate income households, and the construction of that project begins within one year from the time of closing.

f. Recipient Selection Criteria:

Very low, low, and moderate income households will be eligible to receive assistance. The households will be selected by the Sponsoring agency on a first qualified first served basis and provided the family meets all eligibility criteria.

- g. Sponsor Selection Criteria and duties, if applicable: Sponsors must show that they possess the capacity, capability, and experience to manage a homeownership development program. The agency must be a not-for-profit 501C3 or government agency. The agency must be in good financial standing.

h. Additional Information: None

I.

<i>Multifamily</i>	10
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b. Summary of the Strategy:

Up to 30% of SHIP funds available to distribute in a given year will be available to assist extremely low, very low, and low, income residents with the following programs to assist in the development of rental units as a strategy in our Local Housing Assistance Plan.

8. The County will assist developers with loans for the acquisition, infrastructure

and development costs including utilities, road improvements and drainage systems of apartments designated for the extremely low, very low, and low income families.

9. Potential projects will be submitted to the Affordable Housing Committee and the Lake County Board of County Commissioner for review and approval.

b. Fiscal Years Covered: 2015-2016, 2016-2017 and 2017-2018

c. Income Categories to be served: Extremely low, Very Low, and Low

d. Maximum award: \$37,500 per project

e. Terms, Recapture and Default:

- This strategy is available to all organizations developing affordable housing rental projects. The developer subsidy will require a declaration of covenant, mortgage, and lien in the said amount be recorded and held by the County on the property during the mortgage period. The loan is 0%, forgiven after 15 years. The loan shall be in default and be due and payable to the Lake County Affordable Housing Assistance Trust Fund under the following conditions:
 - Property is sold or vacated;
 - Property is leased or rented to ineligible tenants
 - Refinancing occurs with cash out to the borrower;
 - Title or any part of interest in the property is transferred, given away, or otherwise conveyed whether by voluntary act or involuntary act, by operation of law or otherwise;
 - If the applicant is divested of title by judicial sale levy or other proceeding, or if foreclosure action is completed against the property;
 - The loan must be repaid 100% in its entirety within 30 days of closing, if sold before the 15 years have elapsed.
 - Loans made with SHIP funds shall not have terms exceeding Fifteen(15) years fixed interest rate.
 - Mortgage loans issued in conjunction with SHIP funds shall not be used for the infrastructure expenses of a project comprising two or more dwelling units unless all of that project's dwelling units are affordable to extremely low,very-low, and low income households, and the construction of that project begins within one year from the time of closing.

f. Recipient Selection Criteria:

Extremely low, very-low, and low income households will be eligible to receive assistance. The households will be selected by the Sponsoring agency on a first qualified first served basis and provided the family meets all eligibility criteria.

- i. Sponsor Selection Criteria and duties, if applicable: Sponsors must show that they possess the capacity, capability, and experience to manage a homeownership development program. The agency must be in good financial standing.
- j. Additional Information: None

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:

Incentive Strategy:

- A. Incentive Strategy: Expedited permitting for affordable housing
- B. Incentive Strategy: Process of review of actions which increase the cost of housing
- C. Incentive Strategy: Density bonus allowance for affordable housing
- D. Incentive Strategy: Allowance for accessory residential units in residential zoning districts.
- E. Incentive Strategy: Allowance for zero lot line configurations for affordable housing
- F. Incentive Strategy: Reservation of infrastructure capacity for low and very low income persons
- G. Incentive Strategy: Inventory of public land suitable for affordable housing

Adopting Ordinance or Resolution Number of identify local policy:

- A. Adopting Ordinance or Resolution Number of Identify local policy: #1995-2
- B. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
- C. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
- D. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
- E. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
- F. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53
- G. Adopting Ordinance or Resolution Number of Identify local policy: #1995-53

- A. Implementation Schedule (Date): March 15, 1994
- B. Implementation Schedule (Date): March 3, 1994
- C. Implementation Schedule (Date): June 14, 1994
- D. Implementation Schedule (Date): March 15, 1994
- E. Implementation Schedule (Date): May 19, 1994
- F. Implementation Schedule (Date): March 15, 1994

G. Implementation Schedule (Date): March 15, 1994

- A. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- B. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- C. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- D. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- E. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- F. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- G. Has the plan or strategy been implemented? If no, describe steps that will be taken to implement the Plan. Yes
- H. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.)Yes
- I. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.)Yes
- J. Status of Strategy- (Is the strategy functioning as intended, i.e., are time frames being met, etc.)Yes

- A. Home buying seminars are offered throughout Lake County for SHIP eligible clients.
- B. Home maintenance classes are offered that cover many cost-saving home maintenance techniques and encourage do-it-yourself home repairs.
- C. Consumer credit counseling for applicants to achieve credit-worthiness sufficient for home ownership.
- D. The affordable housing Committee continues to be aware of trends and issues that affect the cost of housing along with innovative approaches to production of affordable housing.
- E. Information about the Affordable Housing programs is mailed out on request to potential applicants, lenders, groups, and non-profits to host an annual housing fair.
- F. Phone inquiries about the Affordable Housing programs are answered by staff.

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:

Growth Management staff prepares reports that analyze proposed policies, procedures, ordinances, regulations, codes, rezoning and Comprehensive Plan Amendments. The staff reports are prepared for use by the various advisory boards and the Board of County Commissioners, and may or may not serve as a basis of their decision. The reports include a section in all relevant staff reports that analyzes the impact of the proposed action on the cost of housing. The potential to increase the cost of housing shall not in itself be sufficient to recommend denial of any proposed changes to existing policies, procedures, ordinances, regulations, or plan provisions. If it is a policy change that does not require Board action, a summary with the associated cost should be forwarded to the Housing and

Community Development Manager for review and comment prior to implementation.

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 Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Program Information Sheet.
- G. Ordinance: (If changed from the original creating ordinance).
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable.