



Seminole County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2010/2011, 2011/2012 & 2012/2013



Technical Revision: November 9, 2010



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I. PROGRAM DESCRIPTION:

- A. Name of the participating local government and Interlocal if Applicable:
Seminole County
Interlocal : Yes No
- B. Purpose of the program:
To meet the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.
- C. Fiscal years covered by the Plan:
2010/2011
2011/2012
2012/2013
- D. Governance:
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan.
- 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. 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 face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Additional public meetings on housing needs are held annually as part of the Consolidated Plan process. Public input was solicited through the local newspaper in advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.
- H. Advertising and Outreach
The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation (The Orlando Sentinel) and may advertise in periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. Discrimination:
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national

origin, or handicap in the award application process for eligible housing.

- J. **Support Services and Counseling:**
Support services are available from various sources. Available support services include but are not limited to Homeownership Counseling. Seminole County offers Homeownership Counseling for Purchase Assistance and Rehabilitation. Counseling that is provided by internal staff will include green housing counseling.
- 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:
 Independent Study (copy attached)
 U.S. Treasury Department
 Local HFA Numbers
The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts
- L. **Income Limits, Rent Limits and Affordability:**
The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 F.S.
- 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 with more than \$3,000 of SHIP funding per rental unit, the staff shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, the County or its subrecipients may rely on such monitoring and determination of tenant eligibility. Tenant eligibility will be monitored at least annually for 15 years or the term of assistance, whichever is longer.

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. 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 purposed 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 local housing assistance plan.
- 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 Green Housing Counseling to program participants in Purchase Assistance and Rehabilitation. In addition, program participants/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 STRATEGIES

A. **Name of the Strategy: Purchase Assistance**

a. **Summary of the Strategy:**

This strategy may be used by qualified persons in need of down payment, closing cost assistance, and/or financing to purchase a new or existing home with or without rehabilitation.

This is a first time home buyer strategy, consistent with Federal and State housing program definitions of "first time". The definition includes persons or households who have not owned a home other than a mobile home during the three (3) year period immediately prior to applying for SHIP funds. The following persons shall not be excluded from consideration as a first-time home buyer:

- Displaced homemaker, as defined by HUD; or
- An individual or household living in a substandard dwelling that cannot be brought into compliance with local building and housing codes for less than the cost of constructing a permanent structure and there is no mortgage, taxes due or liens on the property will be considered a first

time homebuyer for purposes of this program.

b. Fiscal Years Covered:

2010/2011; 2011/2012; 2012/2013

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 is noted on the 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.

10 Years	Total Amount of Assistance	Up to \$40,000.00
20 Years	Total Amount of Assistance	\$ 40,000.01 up to \$50,000.00

The initial assistance of up to \$40,000.00 will be forgiven upon completion of the tenth (10th) year anniversary. Assistance of \$40,000.01 up to \$50,000.00 will be forgiven upon completion of the twentieth (20th) year anniversary.

Repayment: 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 permanent residence, or homestead exemption is lost; 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 Assistance Office); or
- If the mortgagor is divested of title by judicial sale, levy or other proceedings; or
- If foreclosure is instituted against the property; or
- If the property is leased or rented.

The SHIP purchase assistance program is intended to assist income eligible households to obtain homeownership. 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 would be 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 Community Affairs (DCA) which requires a DCA 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 be considered real property, not personal property;
- Applicants are required to submit a completed Seminole County SHIP Application and provide all written documentation requested of income, eligibility and qualifications;
- 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;
- Applicant 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) through a Florida Housing Finance Corporation (FHFC) Bond approved lender or The United States Department of Agriculture (USDA). FHFC lenders and USDA are the exclusive lenders for Seminole County and will be required to complete a SHIP Purchase Assistance Information Session prior to participation. There is an exception for clients applying for Purchase Assistance through the Acquisition and Rehabilitation category of the Rehabilitation Strategy; they may work with an FHFC lender, USDA, or the agency providing Acquisition and Rehabilitation.
- The Purchase Assistance Program requires that potential homebuyers complete a pre-purchase education program from a HUD approved Housing Counseling Agency located within the State of Florida no more than six (6) months prior to application submittal. The applicant must also complete a required County counseling session prior to receiving assistance which includes Green Housing Counseling; and
- The Purchase Assistance Program requires that applicants invest a minimum of one thousand dollars (\$1,000) into the property being purchased.

g. Sponsor Selection Criteria and duties, if applicable:

Not Applicable.

h. Additional Information:

- Affordable mortgages/house payments are those in which the payment, including taxes and insurance, do not exceed 30% of the household's annual income; and
- Taxes and insurance shall be included in an escrow account established and administered by the first mortgage holder or it's Agent.

B. Name of the Strategy: Rehabilitation

a. Summary of the Strategy:

There are three categories of assistance:

Minor Repairs – Offers qualified homeowners assistance with needed repairs and/or alterations to properties with code/safety violations or in need of energy efficiency. Priority can be given to income eligible home owners that are leveraging funds from local non-profit agencies in order to enhance the utilization of SHIP funds.

Standard Rehabilitation – Offers qualified homeowners assistance with needed repairs and/or alterations to improve the health, safety and well being of the household.

Acquisition Rehabilitation - 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 through the Purchase Assistance strategy.

b. Fiscal Years Covered:

2010/2011; 2011/2012; 2012/2013

c. Income Categories to be served:

Minor Rehabilitation will be for applicants whose income is classified as very low, low or moderate. Standard and Acquisition Rehabilitation will be for applicants whose income is classified as very low or low.

d. Maximum award is noted on the Housing Delivery Goals Charts:

See Housing Delivery Goals Charts (See Exhibit C).

e. Terms of the award; Recapture and Default:

Seminole County will provide an interest free forgivable loan for up to 30 years.

10 Years	Total Amount of Assistance	Up to \$40,000.00
20 Years	Total Amount of Assistance	\$40,000.01 up to \$80,000.00
30 Years	Total Amount of Assistance	\$80,000.01 up to \$160,000.00

For Minor Repairs and Standard Rehabilitation the initial assistance of up to \$40,000.00 will be reduced by 50% after five (5) years and forgiven upon completion of the tenth (10th) year anniversary. Assistance of \$40,000.01 up to \$80,000.00 will be reduced by 50% after ten (10) years and forgiven upon completion of the twentieth (20th) year anniversary. Assistance of \$80,000.01 to \$160,000.00 will be reduced by 50% after fifteen (15) years and forgiven upon completion of the thirtieth (30th) year anniversary. For repayment terms reference the Purchase Assistance Strategy, titled "Repayment".

For Acquisition Rehabilitation the initial assistance of up to \$40,000.00 will be forgiven upon completion of the tenth (10th) year anniversary. Assistance of \$40,000.01 up to \$80,000.00 will be forgiven upon completion of the twentieth (20th) year anniversary. Assistance of \$80,000.01 to \$160,000.00 will be reduced forgiven upon completion of the

thirtieth (30th) year anniversary. For repayment terms reference the Purchase Assistance Strategy, titled "Repayment".

Acquisition Rehabilitation:

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 Program.

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 Community Affairs (DCA) which requires a DCA 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 be considered real property, not personal property;
- Applicants are required to submit a completed Seminole County SHIP Application and provide all written documentation requested of income, eligibility and qualifications; and
- 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.
- Persons who qualify for minor repairs or standard rehabilitation 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 and that the unit assisted will be their principal residence.
- 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 by 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. The Sponsor may be a for-profit corporation or a not for 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 Seminole SHIP Program 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 assist the homeowner with work write up and inspections to 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.

C. Name of the Strategy: Disaster Repair

a. Summary of the Strategy:

SHIP Funds may be used for disaster assistance emergency housing repairs in the aftermath of a natural 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:

2010/2011; 2011/2012; 2012/2013

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 is noted on the 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 Community Affairs (DCA) which requires a DCA 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 be considered real property, not personal property;

- Local Jurisdiction and be considered real property, not personal property;
- Applicants are required to submit a completed Seminole County SHIP Application and provide all written documentation requested of income, eligibility and qualifications;
- Persons who qualify for SHIP Assistance must contractually agree to all applicable SHIP Program guidelines, Seminole County SHIP requirements, and certify that the unit assisted will be their principal residence; and
- Taxes and mortgage payments must be up to date. Title must be in the applicant's name.

g. Sponsor Selection Criteria and duties, if applicable:

The County may choose a sponsor to complete needed repairs for eligible units by 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. The Sponsor may be a for profit corporation, a not for 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, County or City declared disaster; and
- Applications for disaster repair will be given priority above other strategies.

D. Name of the Strategy: Foreclosure Prevention

a. Summary of the Strategy:

This strategy may be used by income eligible homeowners with the assistance necessary to provide homeowners an opportunity to avoid foreclosure and retain their homes. This is a one-time assistance per household strategy. This strategy may be used for curing arrearages in mortgage payments, property taxes and/or home insurance, or for assistance with closing costs associated with a refinance or modification of an adjustable rate first mortgage in those cases where the refinance or modification is in the form of a fixed rate 15-30 Year FHA or Conventional Loan in combination with a lower first mortgage interest rate.

b. Fiscal Years Covered:

2010/2011; 2011/2012; 2012/2013

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 is noted on the Housing Delivery Goals Charts:

Exhibit C

e. Terms of the award; Recapture and Default.

SHIP funds provided for this activity will be in the form of a grant and 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 located in Seminole County;
- A manufactured/mobile/modular home is only eligible if it meets the standards established by the Florida Department of Community Affairs (DCA) which requires a DCA 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 be considered real property, not personal property;
- Applicants are required to submit a completed Seminole County SHIP Application and provide all written documentation requested of income, eligibility and qualifications and
- Persons who qualify for SHIP Assistance must contractually agree to all SHIP Program guidelines, Seminole County SHIP requirements and certify that the unit assisted is their principal residence.

Subrecipient Selection Criteria: The County may choose a sub-recipient to assist in the administration of this strategy by using Seminole County purchasing and procurement guidelines. The sub-recipient may be a for-profit corporation, or a not-for-profit corporation. Selection will be based on the sub-recipients' ability to proceed, past experience in related fields, and performance.

g. Sponsor Selection Criteria and duties, if applicable:

Not Applicable.

h. Additional Information:

- Applicants must be at least 2 months in arrears in mortgage payments and have received notification in writing from their lender that foreclosure proceedings will begin;
- Applicants must have received, in writing from their lender, denial of default resolution, forbearance, or payment arrangement;
- Applicants who need one-time assistance in paying taxes and/or property insurance should submit current invoices to the County for proof of need of assistance;
- Applicants who apply for assistance and who need more than the foreclosure assistance that is offered in this strategy must have the additional funds to pay all

- the remaining balance;
- Applicants must be credit worthy and have sufficient income required to maintain their mortgage after foreclosure assistance is received;
- Participants will be required to receive homeownership counseling by staff to help prevent homeowners from re-experiencing future foreclosure problems;
- Applicant must demonstrate through documentary evidence that nonpayment of their mortgage is due to:
 1. Sudden Loss of Income;
 2. Sudden Medical Expenses;
 3. Divorce or Separation;
 4. Death in Family; or
 5. Unforeseen home repair bills; and
 6. Applicants who have an adjustable rate first mortgage and are seeking to refinance or modify their first mortgage solely to reduce the current first interest rate, may apply for closing cost assistance associated with the refinance or modification. The refinance or modification must be in the form of a fixed rate 15-30 Year FHA or Conventional Loan. Taxes and insurance shall be included in an escrow account established and administered by the first mortgage holder or it's Agent. Assistance will be provided up to one thousand five hundred dollars (\$1,500.00). Cash back to the home owner at closing is prohibited. This assistance will be provided only once to any recipient.

RENTAL STRATEGIES

E. Name of the Strategy: Rental: Construction and Rehabilitation

a. Summary of the Strategy:

Funding is provided for the new construction or for acquisition and rehabilitation of existing rental properties, acquisition and rehabilitation of residential structures for rental properties or for the acquisition and conversion of commercial property to rental residential property. Funds can be provided to a for-profit or a non-profit developer for the purpose of creating or preserving a long-term resource of rental housing opportunities for lower income residents. This strategy will be made available for special needs housing.

b. Fiscal Years Covered:

2010/2011; 2011/2012; 2012/2013

c. Income Categories to be served:

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

d. Maximum award is noted on the Housing Delivery Goals Charts:

Exhibit C

e. Terms of the award; Recapture and Default.

Seminole County will provide development grant funding 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)

Units must be occupied by eligible tenants at rents determined to be affordable, 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 physical inspection by the County.

Repayment, default and recapture will be triggered at point of sale, transfer, certain refinancing, or discovery that the units are no longer properly secured, maintained, or occupied in accordance with the funding documents. Refinancing for the purpose of obtaining new money or which is determined by the County to be an artifice or device to convert SHIP funded equity into cash is not allowed.

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) 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 not for 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 SHIP Assistance must contractually agree to all SHIP Program guidelines, Seminole County SHIP requirements, recapture provisions and certify that the units assisted will be occupied by eligible residents;
- 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
- Affordability period begins with either the certificate of occupancy or final inspection approval by the local building official.

g. Sponsor Selection Criteria and duties, if applicable:

Not Applicable

F. Name of the Strategy: Rental: Security & 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:

2010/2011; 2011/2012; 2012/2013

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 is noted on the Housing Delivery Goals Charts:

Exhibit C

e. Terms of the award; Recapture and Default.

SHIP funds provided for this activity will be in the form of a grant and 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;
- Households with total household income not exceeding 120% of median income are eligible for assistance under this strategy;
- 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 Community Affairs (DCA) which requires a DCA 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;
- 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. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

1. Established policy and procedures: Seminole County will provide expedited permitting to affordable single and multi-family, attached or detached residential and planned or mixed developments that include affordable housing. For the purpose of expedited permit processes, affordable housing projects will be identified as those projects assisted with state or federal housing funds. The HUD Administrator, SHIP Program Administrator or designee will identify the projects that qualify as Affordable Housing. Average turnaround time is one week for building permits.

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.

1. Established policy and procedures: Seminole County's Development review board notifies the SHIP Program Administrator of any impending changes regarding local policies, ordinances, regulations and plan provisions that might impact the cost of housing and receives comments regarding alternative solutions to limit cost increases.

C. Name of the Strategy: Mentoring – Technical Training

The County shall provide technical training to nonprofit agencies and developers who provide affordable housing.

1. Established policy and procedures: Seminole County currently provides technical training to all agencies that are partners who provide affordable housing.

IV. EXHIBITS:

Exhibits A, B, C, D, F and G are not included in this edition, there are no changes.

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005, F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B. Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.

- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Exhibit A

Title: LHAP Template 2009

Exhibit A Admin Budget

No. 001

Fiscal Year FY2010-11		67-37.005(1), F.A.C. Effective Date: 11/09
Salaries and Benefits	\$	286,000.00
Office Supplies and Equipment	\$	3,800.00
Travel, Perdiem, Workshop, Dues, etc	\$	3,200.00
Advertising	\$	4,000.00
Building and Equipment Lease	\$	20,500.00
Total FY2010-11	\$	317,500.00

Fiscal Year FY2011-12		
Salaries and Benefits	\$	286,000.00
Office Supplies and Equipment	\$	3,800.00
Travel, Perdiem, Workshop, Dues, etc	\$	3,200.00
Advertising	\$	4,000.00
Building and Equipment Lease	\$	20,500.00
Total FY2011-12	\$	317,500.00

Fiscal Year FY2012-13		
Salaries and Benefits	\$	286,000.00
Office Supplies and Equipment	\$	3,800.00
Travel, Perdiem, Workshop, Dues, etc	\$	3,200.00
Advertising	\$	4,000.00
Building and Equipment Lease	\$	20,500.00
Total FY2012-13	\$	317,500.00

Based on a distribution of	\$	3,100,000.00
and Program Income of	\$	150,000.00

TIMETABLE FOR STATE FISCAL YEAR 2010/2011

Name of Local Government: Seminole County

Program Activities	Year 2010-2011											
	7	8	9	10	11	12	1	2	3	4	5	6
Advertise Availability of Funds												
Application Period (On-Going)												
Start Program Year												
Annual Report												
Mid-Year Review/Adjustments												
End-Year Review/Adjustments												
Encumbrance Deadline												
Expenditure Deadline												
Final Program Review												

Directions:

- Type in the applicable years across the top line.
- List Program Activities down left hand side. Type in an "x" on applicable activity line under month and year the activity will be initiated or completed.
- At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2010/2011

Name of Local Government:	Available Funds:		A		B		C		D		E		F
	Available Funds:	SHIP Dollars	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total SHIP Dollars	Total Percentage	Total SHIP Dollars	Total Percentage	Total Units	
Seminole County	\$3,250,000.00												X
HOME OWNERSHIP STRATEGIES													
A. Purchase Assistance	5	\$50,000	8	\$30,000	11	\$10,000		\$300,000.00	\$600,000.00	18.46%		24	
B. Rehabilitation - Minor Repairs	5	\$10,000	5	\$10,000	5	\$10,000		\$150,000.00	\$150,000.00	4.62%		15	
B. Rehabilitation - Standard Rehabilitation	7	\$60,000	6	\$60,000	0	\$0		\$745,000.00	\$745,000.00	22.92%		13	
B. Rehabilitation - Acquisition Rehabilitation	2	\$160,000	2	\$160,000	0	\$0		\$640,000.00	\$640,000.00	19.69%		4	
C. Disaster Relief		\$15,000		\$15,000		\$15,000			\$0.00	0.00%		0	
D. Foreclosure Prevention	2	\$5,000	2	\$5,000	1	\$5,000		\$22,500.00	\$22,500.00	0.69%		5	
Subtotal 1 (Home Ownership)	21		23		17			\$1,835,000.00	\$2,157,500.00	66.38%		61	
RENTAL STRATEGIES													
A. Rental Construction and Rehabilitation	6	\$70,000	7	\$50,000	0	\$0		\$755,000.00	\$755,000.00	23.23%		13	
B. Rental Security and Utility Deposit	4	\$2,000	4	\$2,000	2	\$2,000		\$20,000.00	\$20,000.00	0.62%		10	
Subtotal 2 (Non-Home Ownership)	10		11		2			\$20,000.00	\$20,000.00	0.62%		10	
Administration Fees													
Admin. From Program Income													
Home Ownership Counseling													
GRAND TOTAL	31		34		19			\$2,590,000.00	\$3,250,000.00	100.00%		84	
<p>Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.</p>													
Percentage Construction/Rehab													
Maximum Allowable purchase Price:													
Allocation Breakdown													
Very-Low Income		\$1,478,000.00						\$150,000.00					\$7,500.00
Low Income		\$1,288,000.00						\$0.00					
Moderate Income		\$166,500.00						\$3,100,000.00					
TOTAL		\$2,932,500.00						\$3,250,000.00					14-Apr-10

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: Seminole County

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

Certification

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

[Handwritten Signature]
(note: Miami Dade County will check "has")

Witness

Chief Elected Official or designee

Witness

Bob Dallari, Chairman
Type Name and Title

Date

OR

Attest:
(Seal)

[Handwritten Signature]
Chief Deputy

RESOLUTION NO. 2010-R- 76

SEMINOLE COUNTY, FLORIDA

THE FOLLOWING RESOLUTION WAS ADOPTED BY THE BOARD OF COUNTY COMMISSIONERS OF SEMINOLE COUNTY, FLORIDA, AT THEIR REGULARLY SCHEDULED MEETING ON THE 13 DAY OF April, 2010.

WHEREAS, Sections 420.9071(14) and 420.9072(2)(a)1, Florida Statutes and Rule 67-37.005, Florida Administrative Code, addressing procedural requirements of the State Housing Initiatives Partnership Program ("SHIP") require that adoption of triennial Local Housing Assistance Plans be approved by resolution of the governing body of the jurisdiction seeking SHIP funding for said triennial period; and

WHEREAS, the County staff has prepared and submitted to the Board of County Commissioners (the "Board") a proposed Local Housing Assistance Plan for SHIP Program Years 2010-2011, 2011-2012 and 2012-2013 (the "LHAP"); and



WHEREAS, the Board, after briefing by staff and review of the LHAP, finds that it provides the best combination of efficient affordable housing strategies and funding levels necessary to meet the County's affordable housing needs in the current economic and housing market environment and further, that the LHAP is consistent with the County's Comprehensive Plan; and

WHEREAS, the Board has also considered the necessary administrative expenses relative to the SHIP program over the next triennial period and finds that five percent (5%) of the projected, annual SHIP funding allocations would be inadequate for effective program administration and that ten percent (10%) of such amount is the minimum necessary for such purposes;

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Seminole County, Florida as follows:

1. The Local Housing Assistance Plan for Program Years 2010-2011, 2011-2012 and 2012-2013 is hereby approved in the form and content as presented in Exhibit "A" to this Resolution.

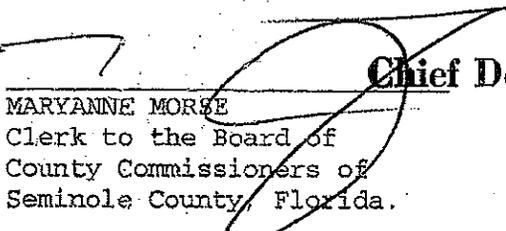
2. The Community Services Department by and through its Community Assistance Division staff is hereby directed to submit the LHAP to the Florida Housing Finance Corporation for its review and approval.

3. In view of the Board's finding as to the minimum, essential administrative effort required to effectively implement the LHAP, staff is hereby authorized to apply up to ten percent (10%) of each SHIP program year's funding allocation towards meeting the Community Services Department's SHIP program related administrative costs as authorized by section 420.9075(7), Florida Statutes.

ADOPTED this 13 day of April, 2010.

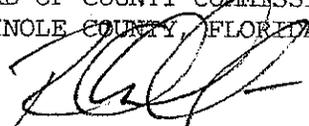
ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA



MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

Chief Deputy: _____



BOB DALLARI, Chairman

Date: 4/15/2010

Attachment:

Exhibit A - Local Housing Assistance Plan for Program Years 2010-2011, 2011-2012 and 2012-2013

P:\Users\aschneider\Resolutions\LHAP approval 2010-2013.doc

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET

LOCAL GOVERNMENT: Seminole County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Bob Dallari

ADDRESS: Board of County Commissioners; Seminole County Services Building; 1101 E. First Street; Sanford, FL 32771

SHIP ADMINISTRATOR: Carmen Hall

ADDRESS: 534 West Lake Mary Boulevard; Sanford, FL 32773

TELEPHONE: (407) 665-2394 FAX: (407)665-2394

EMAIL ADDRESS: chall03@seminolecountyfl.gov

ADDITIONAL SHIP CONTACT: Leo Luttig - Finance/Budget

ADDRESS: 534 West Lake Mary Boulevard; Sanford, FL 32773

EMAIL ADDRESS: lluttig@seminolecountyfl.gov

INTERLOCAL AGREEMENT: NO (IF yes, list other participants in the inter-local agreement):

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

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59 6000856

MAIL DISBURSEMENT TO: _____

ADDRESS: _____

OR: IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000 TALLAHASSEE, FL 32301 Fax: (850)488-9809