

CITY OF FORT PIERCE



LOCAL HOUSING ASSISTANCE PLAN (LHAP)

DRAFT

For Fiscal Years

2021-2022, 2022-2023, 2023-2024

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I. Program Details:

A. LG(s)

Name of Local Government	City of Fort Pierce
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	N/A

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; and
- To further the housing element of the local government’s Comprehensive Plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2021-2022, 2022-2023, 2023-2024

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 lending institutions; builders and developers; not-for-profit and community-based housing providers and service organizations; providers of professional services related to affordable housing; advocates for low-income persons; real estate professionals; and persons or entities that can provide housing or support services.

F. Leveraging: The Plan is intended to increase the availability of affordable residential housing 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 will be solicited through Microsoft *Teams* meetings with housing providers, social service providers and local lenders. Public input will be 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. Waiting List/Priorities: The following priorities for funding described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II.

- | |
|--|
| <ol style="list-style-type: none">1. Elderly and Special Needs Households2. Very-Low, Low |
|--|

A **Waiting List** (not the same as a Callback list) will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the Wait list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted, as well as any established funding priorities as described in this plan.

Callback List: A Callback List containing the names and contact information of citizens who inquire about assistance will be established when the program is closed. Households on the list will be personally contacted (via email, via phone if email not available) when an advertisement is placed in the newspaper of general circulation and on the City’s website.

- J. Discrimination :** In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, color, religion, sex, national origin, age, handicap, or marital status in the award application process for eligible housing.
- K. Support Services and Counseling:** Support services are available from various sources. Available support services may include but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling and Transportation.
- L. Purchase Price Limits:** The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments

shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county, or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

P. Administrative Budget: A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states: "The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5 percent of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(19), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs." The applicable local jurisdiction has adopted the above findings in the resolution attached as Exhibit E.

Q. Program Administration: Administration of the local housing assistance plan will be performed by:

Entity	Duties	Admin. Fee Percentage
Local Government	All Administrative Duties	10%
Third Party Entity/Sub-recipient	The City has the discretion to assign to 3 rd party; percentage of admin fee determined by percentage of assignment of SHIP duties/tasks	

R. First-time Homebuyer Definition: For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** Project delivery costs may include the costs associated with outsourcing of services, not to exceed 5% of total project cost to a third party as follows:
 - 1) Service Delivery Fee; 2) Application Intake & Processing; 3) Termite Inspections; 4) Scope of Work Development Assistance; 5) Surveys; 6) Lead-Based Paint Inspections
- T. Essential Service Personnel Definition (ESP):** **ESP includes** teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** The City of Fort Pierce, when economically feasible, will incorporate the following Green Building initiatives: 1) Utilization of Energy Star rated products, 2) High-Energy efficient, hurricane impact windows, air conditioning units, 3) Durable, long-lasting asphalt roof shingles and light-colored reflective roofing material.
- V. Efforts to meet the 20% Special Needs set-aside:** During all application periods for all affordable home strategies, the City will provide a concerted effort to meet the 20% Special Needs set aside by conducting a pre-qualification assessment of applications received to identify those submitted by citizens with Special Needs. Once identified, these populations will receive top priority in the verification and awarding process.
- W. Describe efforts to reduce homelessness:** The City collaborates with local homeless service providers, the St. Lucie County Community Services Division, and local non-profits to work with individuals who are deemed homeless. Through collaborative communication efforts, resources in the form of funding, housing placement, or other means to assist homeless are put in place.

Section II. LHAP Strategies:

<i>A. New Construction/Infill Housing</i>	<i>Code 10</i>
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a. **Summary of Strategy:** This strategy is designed to revitalize residential communities through the construction of affordable homes for very low, low, and moderate-income residents of the City of Fort Pierce. SHIP funds will be awarded to for-profit and not-for-profit organizations, including Community Land Trusts (CLT), for acquisition, infrastructure, and development costs, as well as all other associated fees and permits for the construction of housing units (single & multiple family dwellings) to pay down the development cost to further reduce the sale price to income eligible homebuyers.

- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Very low, Low, and Moderate
- d. **Maximum award:** Up to \$120,000

e. **Terms:**

1. **Loan/Grant:** All loans made to applicant under this strategy will be a deferred payment, non-amortizing loan secured by a mortgage and note.
2. **Interest Rate:** 0%
3. **Years in Loan Term:** Homebuyer 30; Developer: 2 years.
4. **Forgiveness:** Loan is forgiven if recipient maintains ownership as primary residence through the term of the loan.
5. **Repayment:** Not required as long as the loan is in good standing
6. **Default:** Homebuyer: If default occurs by not abiding by the recapture provisions, the entire balance shall become due and payable to the SHIP Local Housing Trust Fund. Failure to pay the deferred loan balance when due will lead to foreclosure and loss of property ownership. Default occurs if assisted property is sold, transferred, refinanced or converted to other than owner-occupied use prior to the expiration of (30) years—the loan shall become immediately due and payable. If homeowner dies prior to the expiration of the mortgage, payment in full of all sums secured by the security instrument will be required.
7. **Default: Developer:** Default terms for developer not meeting program requirements shall be immediate repayment to the City trust account if the developer fails to meet the terms of the loan or fails to meet the program timeline for expenditure or having an eligible applicant occupying eligible housing. Default terms shall be described in mortgage and promissory note securing property

- f. **Recipient Selection Criteria:** Criteria for awarding SHIP funds to income-eligible applicants will be first-qualified, first-served, first-eligible basis.

Homebuyer Education

Homebuyers must complete an approved homebuyer education class from a HUD certified agency and obtain a Certificate of Completion. CLT homebuyers must complete an approved homebuyer education class from a HUD certified agency that contains a community land trust component and/or session with the CLT in addition to the homebuyer education class that requires CLT buyers to demonstrate and attest to a clear understanding of the terms of community land trust homeownership and obtain a Certificate of Completion.

- g. **Sponsor Selection Criteria:** Applications from potential sponsors will be reviewed on an ongoing basis.

Sponsor/developers are required to be awarded construction financing through other local, state, federal private programs, or show sufficient liquid assets necessary to construct new affordable homes. Funding for each project will be based upon the gap demonstrated by the developer in the project budget. The project gap is the difference between the cost incurred by the developer to construct the unit and the sales price the market will bear to sell the unit to an eligible buyer.

Not-for-profit sponsors used to implement this program must have received a tax-exempt ruling as a non-profit agency from the IRS under Section 501(c) of the Internal Revenue Code. The not-for-profit must have in its mission statement, Articles of Incorporation or Bylaws that it is dedicated to the provision of housing and services for eligible households. For-profit sponsors administering the program must have experience performing housing activities for eligible households.

The criteria to select for-profit or non-profit agencies may include, but is not limited to the following:

- Consistency of the project with basic goals and objectives of the City;
- The financial strength of the sponsor, including the ability to leverage funds from other sources;
- The ability of the sponsor to complete the project by the deadlines established by the City;
- The capacity of the sponsor;
- The quantity and quality of experience in affordable housing development;
- Proof of site control;
- Agreement to select recipients based on compliance with all eligibility requirements imposed by the program;
- Preference shall be given to 1) Community Land Trust, and 2) not-for-profit entities; and 3) preference for the sponsors that employ personnel from the Welfare Transition Program.

h. Additional Information:

- All eligible units must be in located within the City of Fort Pierce
- Units to be developed shall be site built or block structures
- Mobile homes are not eligible for this program
- Homes may not be developed in a 100-year flood plain or on properties that a first mortgage lender would require by covered by flood insurance
- The City will be placed in second lien position behind the first mortgage for all homebuyer transactions

<i>B. Purchase Assistance</i>	<i>Code 2</i>
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<p>a. Summary of Strategy: The City of Fort Pierce may provide funds for Home Purchase Assistance by providing down payment and/or closing cost assistance for eligible first-time homebuyers to purchase a newly constructed or an existing home for use as their primary residence.</p>
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- b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
- c. **Income Categories to be served:** Very low, Low, and Moderate
- d. **Maximum award:** Up to \$15,000 for Very low- and low-income families and \$10,000 for moderate-income families.

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan
2. **Interest Rate:** 0%
3. **Years in loan term:**

Assistance Amount	Term Period	Annual Forgiveness
\$10,000	10 Year	1/10 of loan amount
\$15,000	15 year	1/15 of loan amount

4. **Forgiveness:** The loan is forgiven on an annual basis according to the chart above. Loans will be secured by a mortgage and note.

5. **Repayment:** No repayment required as long as the loan is in good standing.

6. **Default:** Should the property be sold or if the household fails to maintain it as their principal residence during the term of the deferred mortgage loan, the remaining amount will be due and payable to the SHIP Housing Trust Fund with the City of Fort Pierce. In the event of the death of the property owner, the same recapture criteria will apply to the heir(s).

f. **Recipient/Tenant Selection Criteria:** Low to moderate income homeowners will be assisted on a first qualified/first-served basis with priorities in accordance with Section 1.

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

h. **Additional Information:** Homebuyers must complete a certified, 8-hour homebuyer’s workshop.

C. Owner-Occupied Rehabilitation	Code 3
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a. **Summary of Strategy:** The City provides Owner-Occupied housing repair/rehabilitation funding through the SHIP program for the upgrading of substandard, owner-occupied housing units and for the addressing of housing code violations. This strategy provides for the construction or installation of general property improvements to provide basic amenities and to bring units into conformity with applicable housing standards.

Homes selected for rehab/repair, must undergo a full inspection by the City’s building inspectors prior to approval of SHIP rehabilitation or repair. This inspection is to ensure that the amount funding awarded will fully cover the cost to bring the home into standard conditions. The program cannot perform partial rehab if a home is found to have substantial critical work in which the cost for rehab supersedes the maximum award amount. Building inspectors will identify, through a work write-up, the improvements needed for safe, sanitary habilitation and corrections needed to remedy substantial code violations.

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

c. **Income Categories to be served:** Very low, low, and moderate

d. **Maximum award:** \$35,000

e. **Terms:**

1. **Repayment loan/deferred loan/grant:** Deferred Loan
2. **Interest Rate:** 0%
3. **Years in loan term:**

Assistance Amount	Term Period	Annual Forgiveness
\$500-\$10,000	5 Years	1/5 of loan amount
\$10,001-\$30,000	10 Years	1/10 of loan amount
\$30,001-\$35,000	15 Years	1/15 of loan amount

4. **Forgiveness:** The loan will be forgiven in full at the end of the term.
5. **Repayment:** Not required as long as the loan is in good standing.
6. **Default:** Should the property be transferred, sold, or if the resident fails to maintain the home as the primary residence during the term of the deferred mortgage, the remaining amount will be due and payable to the SHIP Housing Trust Fund. In the event of the death of the property owner(s), the same recapture criteria apply to heir(s).

f. **Recipient/Tenant Selection Criteria:** Homeowners that reside within the City of Fort Pierce will be eligible to apply for assistance through this strategy. Applicants will be selected on a first-served, first-qualified basis, with priority given to persons who are deemed as Special Needs. All persons over the age of 18 whose name(s) appear on the deed or title of the home must be listed as applicants on the rehab application and must complete the income eligibility process before they are determined eligible. Applicants will be selected according to the greatest need based on criteria including age, disability, households with children under the age of 5, and dwelling situations that present a health or safety condition as determined by the initial in-house inspection.

g. **Additional Information:** This strategy may be combined with other state, federal, or local programs. Under no circumstances shall improvements be made to only improve the aesthetics of the home. In the event all returned bids plus soft costs exceed the maximum award, the Program may (at the discretion of the Division Manager or designee) adjust the scope of service by eliminating/reducing items which do not impact code, health, or safety to meet compliance.

If the scope is unable to be adjusted, the project will be deemed ineligible. If a homeowner's project has been deemed ineligible, the homeowner may reapply for assistance after six (6) months, provided that the Program is accepting applications and the underlying reason(s) for the ineligibility have changed (e.g., reduced construction costs, homeowner completed repairs, etc.)

<i>D. Strategy Name: Disaster/Post Disaster Mitigation</i>	<i>Code 5,16</i>
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a. **Summary of Strategy:** In the event of a state or federally declared disaster by Executive Order as required in Section 420.9078 (1), F.S. SHIP funds may be used to leverage with available federal and state resources to assist income-eligible households with disaster related repairs or rental or mortgage assistance, if warranted by the nature of the disaster. The City will utilize funds that have not yet been encumbered or used with additional disaster funds allocated by Florida Housing Finance Corporation. Disaster assistance will be for items such as, but not limited to:

- (a) Purchasing of emergency supplies to weatherproof damaged homes
- (b) Providing of repairs to avoid further damage
- (c) Removal of trees and debris,
- (d) Rental assistance for eligible recipients that have been displaced from their homes due to disaster
- (e) Alternatively, funds may also be used to retrofit weather disaster affected residences with mitigation features (installation of roofing straps, shutters, storm doors, windows, and garage doors) that help prevent future storm/adverse weather damage.

b. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024

c. **Income Categories to be served:** Very low, low, and moderate

d. **Maximum award:** \$10,000

e. **Terms:**

- 1. **Repayment loan/deferred loan/grant:** grant.
- 2. **Interest Rate:** 0%
- 3. **Years in loan term/ Forgiveness:** N/A.
- 4. **Repayment/Default:** N/A

f. **Recipient/Tenant Selection Criteria:** Priorities in accordance with Section I (1) of this document.

G. **Sponsor Selection Criteria:** N/A

h. **Additional Information:** If owner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible.

III. LHAP Incentive Strategies

The City of Fort Pierce will employ the following strategies in order to facilitate the various affordable housing strategies listed in this Plan, as per Section 420.9076, F.S.:

A. Expedited Permitting

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

The City of Fort Pierce has a streamlined permitting process for handling permits for SHIP projects. Reduced or waived permit fees as well as immediately attending to SHIP permits are in place.

B. Ongoing Review Process

Explanation: An ongoing review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

The City's SHIP office, along with Planning and Zoning work in tandem to analyze plans, procedures, rules, ordinances, regulations, or policies, to determine any impacts to the cost of affordable housing. If necessary, the SHIP administrator will bring this information to the Commission for consideration.

IV. EXHIBITS:

Required

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed LHAP Certification.
- E. Signed, dated, witnessed, or attested adopting resolution.

City of Fort Pierce

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 624,274.00
Salaries and Benefits	\$ 58,424.00
Office Supplies and Equipment	\$ 2,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 62,424.00
Admin %	10.00%
OK	

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 624,274.00
Salaries and Benefits	\$ 58,424.00
Office Supplies and Equipment	\$ 2,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 62,424.00
Admin %	10.00%
OK	

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 624,274.00
Salaries and Benefits	\$ 58,424.00
Office Supplies and Equipment	\$ 2,000.00
Travel Per diem Workshops, etc.	\$ 1,000.00
Advertising	\$ 1,000.00
Other*	\$
Total	\$ 62,424.00
Admin %	10.00%
OK	

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

Details:

**Exhibit B
Timeline for SHIP Expenditures**

The City of Fort Pierce affirms that funds allocated for these fiscal years will meet the following deadlines:

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025
2023-2024	6/30/2025	6/30/2026	9/15/2024	9/15/2025	/9/15/2026

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

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025
2023-2024	3/30/2025	3/30/2026	6/15/2024	6/15/2025	6/15/2026

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

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

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

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum (or less) allocation are not required to report.

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

City of Fort Pierce

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP 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 LHAP.
- (8) Amendments to the approved LHAP shall be provided to the Florida Housing for review and/or approval within 21 days after adoption.
- (9) The trust fund exists with a qualified depository for all SHIP funds as well as program income or recaptured funds.
- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink to the document shall be provided to Florida Housing by June 30 of the applicable year.

- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) 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.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)