MARION COUNTY

State Housing Initiatives Partnership (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

Adopted by Resolution 17-R-472

Marion County Community Services
2631 SE. 3rd Street, Ocala, FL 34471
(352) 671-8770
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SECTION I. Program Details:

A. Name of the participating local government:

    Marion County, a political subdivision of the State of Florida

    Is there an Interlocal Agreement: Yes ___  No X

B. Purpose of the program:

1. To meet the housing needs of the extremely low (30%), very low (50%), low (80%) and moderate (120%) 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.
4. Increasing the amount of homeownership in Marion County
5. Provide economic growth and employment.
6. Provide the match required by Federal and State programs


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 Marion County SHIP Program allows partnerships with public and private entities to assist with the implementation of the Comprehensive Plan.

• Lenders: Lenders take applications from homebuyers, process those applications, verify information, and reserve funds on their behalf.

• Realtors: Realtors explain the program to homebuyers and guide them through the application process.

• Builders: Builders provide the same services as realtors and help the County meet the construction set aside.

• Community-Based Organizations: These agencies provide assistance to families that are hesitant to go to lenders or realtors, but will qualify if given information from people they trust. They also are the primary vehicle for the development of County surplus and foreclosed properties.

• Professional Service Providers: These businesses, whether they are public or private, are essential for the success of the program. They provide the technical skills necessary to
provide such items as counseling, title work, and architectural services.

- Other Government Agencies: Whether they are local, State or Federal, other government agencies aid in the success of this plan through leveraging funds, expedited permitting, and program administration.

By combining these resources, many administrative and duplicate costs can be avoided. By using the entire partnership and using their talents to the fullest, costs are reduced and expensive delays are avoided.

F. **Leveraging:**
Marion County has adopted a Plan that increases the availability of affordable residential units by partnering with local lenders and other partners committed to leveraging SHIP funds with private and public funding. The local Lender's Consortium agrees to reduce fees to help lower client cost. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain Federal grants.

G. **Public Input:**
Public input was solicited through face-to-face public meetings with housing providers, social service providers, local lenders and, realtors, and neighborhood associations. Public input was solicited by advertising the Local Housing Assistance Plan through a press release and by posting on the Marion County Community Services web page.

H. **Advertising and Outreach:**
In accordance with 420.9075(4)(b), when funding is available, Marion County or its administrative representative(s), will advertise the notice of funding availability in a newspaper of general circulation and periodicals servicing 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 then the notice of funding availability is not required.

I. **Waiting List/Priorities:**
A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed below apply to all strategies unless otherwise stated in the strategy:

1. **Persons with Special Needs as defined in Section 420.0004(13)(a), FS:**
   a) Extremely low income – 30%
   b) Very income – 50%
   c) Low income – 80%
   d) Moderate income – 120%
2. Essential Service Personnel as defined in Section I, S of this plan:
   a) Extremely low income – 30%
   b) Very income – 50%
   c) Low income – 80%
   d) Moderate income – 120%

3. After serving special needs households as established in Section I, U of this plan and
   qualified essential service personnel, applicants will be served on a first qualified, first
   served basis with priority given to very low, then low, and then moderate-income
   groups.

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, disability, 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 and counseling
   services may include but are not limited to: Homeownership training, financial counseling,
   foreclosure intervention, and referral to local services as needed.

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, 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:
   
   X U.S. Treasury Department
   ___ Local HFA Numbers

M. Income Limits, Rent Limits and Affordability:
   The Income and Rent Limits used in the SHIP Program are updated annually by the
   Department of Housing and Urban Development and posted at www.floridahousing.org.
   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 (19), (20) and
   (28), 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. 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:
Marion County has developed an application process for eligible sponsors applying for funding, that describes within the scoring criteria and how preference is given to an eligible sponsor that can demonstrate employment of personnel from the Welfare Transition Program.

O. Monitoring and First Right of Refusal:
Rental units assisted with SHIP funding and tenant eligibility will be monitored by Marion County Community Services staff annually. 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 the term of assistance provided in the applicable mortgage and note. Eligible sponsors that offer SHIP assisted rental housing units 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:
Funds deposited in the Marion County Local Housing Assistance Trust Fund shall be used to administer and implement the local housing assistance plan. Marion County has found that the cost administering the program requires ten percent (10%) of the local housing distribution plus five (5%) of the program income and has adopted these findings in the attached resolution, Exhibit E.

Q. Program Administration:
Administration of the local housing assistance plan, is the responsibility of Marion County under the direction of the County Administrator, or his designee, the Community Services Director.

R. Project Delivery Costs: N/A

S. Essential Service Personnel Definition:
In Marion County essential service personnel are as follows: teachers and educators in PK-12; public safety personnel to include law enforcement officers, corrections officers, firefighters, EMT's and other first responders; health care personnel; and members of the United States Armed Forces to include active, reserve, honorably retired or separated from service.

T. Describe efforts to incorporate Green Building and Energy Saving Products and processes:
Reduction of client’s long-term costs relating to maintenance, utilities or insurance: Green building techniques including Energy Star appliances, HVAC duct sealing added insulation, energy-efficient lighting and Florida-friendly landscaping are included in the Marion County Community Services Rehabilitation Standards Manual. Energy and water conservation and appropriate fertilizer & pesticide use are part of County homeownership class instruction. In addition, rehabilitation activities include an assessment and repair/replacement as warranted of items as required to maintain affordable homeowner’s insurance.
U. Describe efforts to meet the 20% Special Needs set-aside:
A minimum of 20% of each year's allocation will be expended for assistance to special
needs persons with a priority for assisting persons with developmental disabilities. To meet
this requirement, targeted marketing of the SHIP strategies, with an emphasis on the
rehabilitation program for ADA and accessibility home modifications, will be done through:
- Brochures
- Public awareness campaigns to agencies serving this population
- Public information releases
- Advertisement through participation in local community events.

V. Describe efforts to reduce homelessness:
Marion County staff actively participate in the Marion County Homeless Council and the
Continuum of Care Council to maintain awareness of community needs and initiatives. Two
new SHIP strategies will directly address this need by providing rent and utility assistance
to: move the working poor out of motels and into permanent rental units and help prevent
those currently in rental units but facing eviction to remain stably housed.
SECTION II. LHAP Strategies:

A. Purchase Assistance with Rehab

1. **Summary of Strategy:** The Marion County Purchase Assistance Program is designed to assist homebuyers with the purchase of a new or existing single-family home or condominium. Funding, which is provided as a subordinate mortgage loan, may be used for down payment, closing costs, principal buy-down and repairs as needed for affordable homeownership. SHIP funds may be used in conjunction with a first mortgage loan obtained from a participating lender, not-for-profit developer, Florida Housing Finance Corporation's Bond Program, or USDA.

2. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

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

4. **Maximum award:** $40,000

5. **Terms:**
   a) **Loan/deferred loan/grant:** Deferred payment loan secured by a mortgage and note
   b) **Interest Rate:** 0%
   c) **Term:** 15 years
   d) **Forgiveness/Repayment:** The loan will be forgiven at the end of the 15-year period if all conditions have been met.
   e) **Default/Recapture: Terms, Recapture and Default:** Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
      (1) **Sale:** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or the county may consider accepting an amount less than the outstanding balance as part of a short sale.
      (2) **Title transfer:** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. In the event of foreclosure, Marion County Community Services has the right of first refusal.
      (3) **Refinance to access equity:** is not allowed, however, a refinance of the first mortgage may be approved and the county subordinate its mortgage if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
      (4) **Homeowner no longer resides in the home:** The County reserves the right to foreclose if payment is not received as noted above.
      (5) **Death of homeowner:** in a case where the assisted homeowner dies during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as their primary residence. If the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.
6. **Recipient Selection Criteria:** An applicant may submit a completed SHIP Application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first qualified, first served basis based on funding priorities established in **Section I, I** of this plan.

   a) In the event there are more applications than can be assisted due to lack of funding, the applications will be processed as established by **Section I, I** of this plan as funds become available.

   b) The household assisted must be able to obtain conventional mortgage financing from a participating lender or USDA.

   c) Applicants that meet income and eligibility guidelines will be required to complete a County approved, HUD certified Homebuyer Education class.

   d) Persons that qualify for SHIP assistance will be required to abide by all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

7. **Sponsor/Developer Selection Criteria:** N/A

8. **Additional Information:**

   a) Units assisted must be within Marion County, but located outside the city limits of Ocala.

   b) Mobile homes are not eligible.

   c) Applicants are not eligible to apply for any additional SHIP Assistance Strategy, except Foreclosure Intervention or Disaster Relief, for a period of 5 years.

   d) Completion of a County approved Homebuyer Education class is mandatory prior to closing.

   e) First mortgage must be at a fixed rate; no ARM's, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
B. Owner Occupied Rehabilitation/Demolition-Reconstruction Program

1. Summary of Strategy: This program is designed to assist eligible homeowners with needed repairs, alterations, mitigation, and/or additions to improve their health, safety and well-being or contribute to the structural integrity, long-term affordability and preservation of their owner-occupied home. The home must be suitable for rehabilitation. Loans for assistance may include costs related to all eligible repairs, such as testing, inspections, engineering, permit fees, and abatement and pest control. If rehabilitation will exceed maximum award, the homeowner may be eligible for reconstruction.


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

4. Maximum award:

   - $40,000 for rehabilitation of Site Built Homes
   - $90,000.00 for reconstruction.
   - $15,000.00 for rehabilitation of mobile homes or manufactured housing constructed after 1994. Mobile homes and manufactured housing are not eligible for reconstruction or replacement.

5. Terms:

   a) Loan/deferred loan/grant: Deferred payment loan secured by a mortgage and note or a grant as outlined below
   b) Interest Rate: 0%
   c) Terms:

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<th>Amount of Assistance</th>
<th>Lien Period</th>
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<td>Up to $10,000</td>
<td>Grant</td>
<td>N/A</td>
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<tr>
<td>Over $10,000.00 - $90,000.00</td>
<td>15 Years</td>
<td>15 Years</td>
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   d) Forgiveness/Repayment: The loan will be forgiven at the end of 15 years if all conditions have been met.
   e) Default/Recapture: Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
      1) Sale: if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or the county may consider accepting an amount less than the outstanding balance as part of a short sale.
      2) Title transfer: either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure. In the event of foreclosure, Marion County Community Services has the first right of refusal.
      3) Refinance to access equity: is not allowed however, a refinance of the first
mortgage may be approved and the county subordinate its mortgage if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;

(4) **Homeowner no longer resides in the home:** The county reserves the right to foreclose if payment is not received as noted above.

(5) **Death of the homeowner:** In a case where the assisted homeowner dies during the loan term, the loan may be assumed by an income eligible heir or applicant who will occupy the home as their primary residence. If the home is not occupied by an eligible heir or applicant, the outstanding balance of the loan will be due and payable.

6. **Recipient Selection Criteria:** An applicant may submit a completed SHIP Application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility, and qualification determination. Applications are processed on a first qualified, first served basis based on the funding priorities established by **Section I, I** of this plan.

a) In the event there are more applications than can be assisted due to lack of funding, the applications will be processed as established by **Section I, I** of this plan when funding becomes available.

b) Persons that qualify for SHIP assistance will be required to contractually agree to all SHIP program guidelines, Marion County SHIP mortgage requirements, repayment provisions, and certify that the unit assisted will be their primary residence.

7. **Sponsor/Developer Selection Criteria:** N/A

8. **Additional Information:**

   a) Units assisted must be within Marion County, but located outside the city limits of Ocala.
   
   b) The home must be homesteaded and owner-occupied as the primary residence for a minimum of 12 months prior to application. Eligible forms of ownership may be:

   (1) Warranty Deed
   
   (2) Fee simple title
   
   (3) An equivalent form of ownership approved by HUD
C. New Construction – Home Ownership

1. Summary of Strategy: One of Marion County's priorities is to increase affordable housing within the county. This strategy is designed to incentivize the development and construction of affordable housing units for sale to SHIP eligible homebuyers.

Marion County will assist developer sub-recipients with the acquisition, infrastructure and construction costs associated with producing affordable, residential, owner occupied housing for SHIP eligible home buyers. The SHIP assistance will be repaid to the county by the developer from the proceeds of the home's sale. A portion of the county's assistance, up to $20,000.00, may be used to assist the homebuyer.


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

4. Maximum award: $100,000.00

5. Terms:

a) Loan/deferred loan/grant:

Developer: A deferred payment construction lien will be placed on the property during construction and released upon sale of the home to an eligible SHIP client.

Homebuyer: A deferred payment loan secured by a mortgage and note

b) Interest Rate: 0%

c) Term:

Developer: not to exceed 12 months

Homebuyer: 15 years

d) Forgiveness/Repayment:

Developer: The upfront loan to the developer must be repaid upon the sale of individual homes to eligible homebuyers. On the annual report, the full amount of SHIP assistance (including the loan to the developer and the soft second loan to the buyer) will be reported as assisting the eligible buyer, and the repayment of the loan by the developer will be recorded as program income.

Home Buyer: The loan will be forgiven at the end of 15 years if all conditions are met.
e) Default/Recapture:

Developer:

(1) The loan becomes due and payable at the end of the 12-month loan term if the home is not sold or is sold to an ineligible buyer.

(2) Full payment is required when the home is sold to an eligible buyer.

Homebuyer: Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:

(1) Sale: if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or the county may consider accepting an amount less than the outstanding balance as part of a short sale.

(2) Title Transfer: either voluntarily or by operation of law, including death of the surviving mortgagor or foreclosure. In the event of foreclosure, Marion County Community Services has the first right of refusal.

(3) Refinance to access equity: is not allowed, however, a refinance of the first mortgage may be approved and the county will subordinate its mortgage if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and the refinanced closing costs do not increase the loan balance beyond the original loan amount.

(4) Homeowner no longer resides in the home: The county reserves the right to foreclose if payment is not received as noted above.

(5) Death of the homeowner: In a case where the assisted homeowner dies during the loan term, the loan may be assumed by an income eligible heir or applicant who will occupy the home as their primary residence. If the home is not occupied by an eligible heir or applicant, the outstanding balance of the loan will be due and payable.

6. Recipient Selection Criteria: An applicant may submit a completed SHIP application to Marion County Community Services for a determination of income eligibility at any time. Applicants are required to provide all documentation requested for income, eligibility and qualification determination. Applications are processed on a first qualified, first served basis based on the funding priorities established in Section I, I of this plan.

a) In the event there are more applications than can be assisted due to lack of funding, the applications will be processed as established by Section I, I of this plan.

b) The household assisted must be able to obtain a mortgage from a participating lender, not-for-profit agency or USDA.

c) Applicants that meet income and eligibility guidelines will be required to complete a County Approved Homebuyer Education class.

d) Applicants that qualify for SHIP assistance will be required to abide by all SHIP program guidelines, Marion County SHIP mortgage requirements,
repayment provisions, and certify that the unit assisted will be their primary residence.

7. **Sponsor/Developer Selection Criteria:** Applications will be received through Marion County's Procurement's Request's for Proposal process, from non-profit and for-profit organizations. Information should include, but not limited to, unit price, leveraging of funds, and length of project, project feasibility, and number of clients to be served, client selection process, organizational experience, monitoring capabilities, and documentation procedures. This will be evaluated and awarded by a predetermined selection committee. In the event SHIP funding is used as leverage as match for a competitive housing grant, a selection committee will not be required. Additional points may be given in the application selection process to those eligible sponsors that employ personnel from the Welfare Transition Program or provide for persons with special housing needs.

8. **Additional Information: Homebuyer**

   a) Units assisted must be located within Marion County, but located outside the city limits of Ocala.
   b) Applicants are not eligible to apply for any additional SHIP Assistance Strategy, except Foreclosure Intervention or Disaster Relief, for a period of 5 years from closing.
   c) Completion of a County Approved Homebuyer Education class is mandatory prior to closing.
   d) First mortgage must be at a fixed rate; no ARM'S, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
D. Foreclosure Intervention Loan Program

1. **Summary of Strategy:** The County will provide assistance to eligible Marion County homeowners living outside the City of Ocala to prevent foreclosure. Applicants must own and occupy the assisted property as the principal residence (must be homesteaded), must be delinquent at least two full monthly mortgage payments, must be in receipt of a letter from the mortgagee notifying the applicant of delinquency and/or intent to foreclose and must attend HUD certified financial counseling sessions. Only the primary mortgage is eligible for assistance. Mortgage delinquency must be resolvable with the amount of assistance that can be provided and/or applicant must be able to pay the difference needed. In addition, the default must have been caused by circumstances beyond the control of the applicant and there must be a reasonable prospect that the applicant will be able to resume full mortgage payments to the primary lender.

2. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

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

4. **Maximum award:** $5,000.00

5. **Terms:**
   a) **Loan/deferred loan/grant:** Deferred payment loan secured by a mortgage and note
   b) **Interest Rate:** 0%
   c) **Term:** 5 Years
   d) **Forgiveness/Repayment:** The loan will be forgiven at the end of the lien period if all conditions have been met.
   d) **Default/Recapture:** Monthly payments are not required. Repayment of the loan is required in full when one of the following conditions is met, whichever occurs first:
      (1) **Sale:** if proceeds are not sufficient to pay off the first mortgage note then the client may petition the Community Services Department for an optional payment plan or the county may consider accepting an amount less than the outstanding balance as part of a short sale.
      (2) **Title transfer:** either voluntarily or by operation of law, including death of the surviving mortgage holder or foreclosure;
      (3) **Refinance to access equity:** is not allowed however, a refinance of the first mortgage may be approved and the county subordinate it’s mortgage if the request is submitted in writing, the refinance is at a lower fixed rate with no cash out, and refinanced closing costs do not increase the loan balance beyond the original loan amount;
      (4) **Homeowner no longer resides in the home:** The County reserves the right to foreclose if payment is not received as noted above.
      (5) **Death of homeowner:** In a case where the assisted homeowner dies during the loan term, the loan may be assumed by a SHIP eligible heir who will occupy the home as their primary residence. If
the legal heir is not SHIP eligible or chooses not to occupy the home, the outstanding balance of the loan will be due and payable.

6. **Recipient Selection Criteria:**
   a) Applicants meeting the basic pre-screening guidelines will be referred to NHDC’s Financial Counselor for a determination of income and program eligibility. Eligible applicants will submit a completed SHIP application and are required to provide all documentation requested for the income, eligibility, and qualification determination. Applications are processed on a first qualified, first served basis based on the funding priorities established by Section I, I of this plan.
   b) Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to no fault of their own. Some eligible reasons include but are not limited to:
      i. Loss of employment
      ii. Sudden medical expenses
      iii. Divorce or separation
      iv. Death in a family
      v. Unforeseen home repair bills

7. **Sponsor Selection criteria:** N/A

8. **Additional Information:**
   a) Units assisted must be within Marion County, but located outside the city limits of Ocala.
   b) Mobile homes, vacation homes and secondary mortgages/lines of credit are not eligible for assistance.
   c) Primary mortgage must be at a fixed rate: no ARM’s, prepayment penalty, negative amortization, balloon loan, owner financing or other non-affordable loan terms are allowed.
   d) This assistance is available only once to the mortgagee(s).
   e) Applicant(s) must attend and complete a budget/credit/debt course with an approved counseling agency.
   f) Applicant(s) must show their ability to keep the home out of default and to make monthly mortgage payments. Criteria as follows may be used:
      i. Current income certification approval
      ii. Current income analysis, credit history, job history, income to debt ratio
E. Eviction Prevention and Rapid Rehousing for Homeless Families

1. Summary of Strategy: This is for short-term rental and utility assistance. This program has two components and is designed:

   - **Eviction Prevention**: to assist income eligible households faced with utility disconnection or eviction after receiving a disconnect notice or a 3-day eviction notice and without resources to bring the account current; or households residing in a place not meant for human habitation; or individuals fleeing or attempting to flee domestic violence. The default must have been caused by circumstances beyond the control of the applicant. Maximum assistance is six months to include: payment of first, last and deposit, utilities and arrearages.

   - **Rapid Rehousing**: to assist income eligible households who can pay ongoing rent and utilities, but without the resources to pay first, last and deposits and/or utilities arrearages necessary to attain affordable rental housing. Maximum assistance is six months to include: payment of first, last and deposit, utilities and arrearages.


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

4. Maximum award: $5,000

5. Terms:

   a) **Loan/deferred loan/grant**: Grant

   b) **Interest Rate**: N/A

   c) **Term**: N/A - Grant

   d) **Forgiveness/Repayment**: N/A – Grant

   e) **Default/Recapture**: N/A - Grant

6. **Recipient Selection Criteria**: Applications are processed on a first qualified, first served basis based on the funding priorities established by Section 1, 1 of this plan.

7. **Sponsor/Developer Selection Criteria**: Qualified non-profit organizations must be established under the laws of the State of Florida, and in receipt of a letter from the Internal Revenue Service indicating that the organization is recognized as tax exempt, pursuant to Section 501(c)(3) of the Internal Revenue Code. The organization must be established for the purpose of providing housing services, and it must have been operating in Marion County for a reasonable time with paid staff and demonstrate professional capability and proficiency. Organizations must have internet capabilities at the time the selection of an organization to administer the Ship program is made.
8. Additional Information:

Eviction Prevention
a) Provide proof of the arrearage in the form of written notification from the landlord or disconnect notice from the utility company.
b) Provide evidence of a hardship, beyond the control of the applicant, which directly attributed to the arrearage.
c) Provide evidence of the ability to resume making payments after the assistance is provided.
d) Moving and relocation costs are not eligible.
e) If applicant must be relocated, the new unit must meet habitability standards
f) Must meet with a HUD certified Financial Counselor.

Rapid Rehousing
a) Moving and relocation costs are not eligible.
b) Must meet with a HUD certified Financial Counselor.
c) Unit must meet habitability standards.
F. Disaster Relief

1. **Summary of Strategy**: In the event a State or Federally declared “disaster” or “state of emergency” is issued by Executive Order, then any unencumbered funds may be used to provide emergency disaster assistance to income eligible homeowners as a grant to address emergency housing needs. Generally, disaster assistance funds can be used for but are not limited to such items as:
   a) Tree and debris removal to make individual housing units habitable;
   b) Interim repairs to avoid further damage to home;
   c) Emergency supplies to weather proof damaged home;
   d) Building permits;
   e) Post disaster assistance with non-insured repairs
   f) Construction of wells
   g) Security deposit and rental assistance for the duration of the Executive Order for eligible recipients that have been displaced from their homes due to damage from the storm;
   h) Long term and short-term relocation
   i) Insurance deductibles; and
   j) Expenses to prevent flooding of home with sand bags, sand, pump rental, etc.


3. **Income Categories to be served**: Extremely Low, Very Low, Low, moderate

4. **Maximum award**: $20,000

5. **Terms**:
   a) **Loan/deferred loan/grant**: Grant
   b) **Interest Rate**: N/A
   c) **Term**: N/A - Grant
   d) **Forgiveness/Repayment**: N/A - Grant
   e) **Default/Recapture**: N/A

6. **Recipient Selection Criteria**: Applications are processed on a first qualified, first served basis based on the funding priorities established by **Section I, I** of this plan. Income eligible homeowners should be located in Marion County, at or below 120% AMI, and lack financial resources to cover the cost for repairs or deductibles. Complete applications from affected homeowners will be processed expeditiously.
   a) Applicants are required to provide all documentation requested for income and eligibility determination.
   b) The unit assisted must be owner-occupied and homesteaded as the primary resident.
7. **Sponsor/Sub-recipient Criteria:** Qualified non-profit organizations must be established under the laws of the State of Florida, and in receipt of a letter from the Internal Revenue Service indicating that the organization is recognized as tax exempt, pursuant to Section 501(c)(3) of the Internal Revenue Code. The organization must be established for the purpose of providing housing services or disaster relief, and it must have been operating in Marion County for a reasonable time with paid staff and demonstrate professional capability and proficiency. Organizations must have internet capabilities at the time of selection to administer the SHIP program.

8. **Additional Information:**
   a) Mobile homes are eligible for repair assistance, only allows for repairing those built in mid-1994 or later.
   b) Applicant's needing additional repairs may apply for SHIP Homeowner Rehabilitation. However, total combined funding may not exceed the maximum Rehabilitation per unit award. All Rehabilitation guidelines will apply.
G. Rental, Transitional and Special Needs Housing

1. **Summary of Strategy:** To promote the production of affordable multi-family rental housing in the County, particularly for special needs households as defined by Section 420.0004(13)(a),FS. Funds may be provided as deferred loans or low interest loans to support the acquisition and rehabilitation of, or the new construction of multifamily housing, including single room occupancy, transitional/group home housing, senior rental facilities or the housing portion of a mixed-use facility. The program is designed to promote mixed income projects and neighborhoods.

Funds may be used as a match for U.S. Department of Housing and Urban Development’s HOME program and various other programs offered by the federal government and the State of Florida to develop affordable housing.

2. **Fiscal Years Covered:** 2016-2017, 2017-2018 and 2018-2019

3. **Income Categories to be served:** Rental units must be restricted to extremely low, very low, or low

4. **Maximum award:** $30,000 / unit

5. **Terms:**

   a) **Loan/deferred loan/grant:** Deferred payment loan secured by a mortgage and lien

   b) **Interest Rate:** 0%

   c) **Term:** 15 years

   d) **Forgiveness/Repayment:** There is no yearly pro-rata forgiveness of the loan.

   e) **Default/Recapture:** Repayment of the principal is due in full upon sale, title transfer, or if no longer serving extremely low, very low or low-income residents.

6. **Recipient Selection Criteria:** N/A

7. **Sponsor/Developer Selection Criteria:** Applicants may include for-profit and non-profit entities. Sponsor must have a minimum of 3 years of housing project development experience. A minimum of 10% of the total development or rehabilitation cost exclusive of any developer fee must be contributed. For bridge or construction loans, a for-profit project sponsor must be organized as a partnership or limited liability company with each investor contributing equity in exchange for ownership interest. Non-profit bridge or construction loan applicants must provide commitment letters for permanent financing for a minimum of 80% of total
construction and land acquisition cost. Project eligibility will be determined by an affordable housing rating committee with a recommendation to the County’s Community Services Department with priority given to projects that include units for very low-income populations and/or accessible units for the disabled.

8. **Additional Information:**
   a) Mobile homes are not eligible for assistance
   b) Eligible expenses will include construction hard costs and soft costs necessary to rehabilitate or construct the project. This includes cost of land, cost to acquire structure and land, demolition cost, professional service fees such as environmental phase 1, engineering, survey, appraisal, architectural and interest buy downs.
   c) Infrastructure directly related to the project including streets, roadways, parking, sidewalks, pathways, storm drainage, water, sewer and sanitary systems, sewer connections, hydrants, meters, utilities and utility easements for telephone, cable electric lines, right of way and other acceptable fees will also be allowed.
   d) Rental units constructed, rehabilitated or otherwise assisted in excess of $3,000.00 will be monitored at least annually for 5 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. All other regulatory requirements will be enforced.
SECTION 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. 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.

Established policy and procedures:
Administrative Policy 07-04 requires the Community Services Department review of all Affordable/Workforce Housing Department applications for affordability provisions. Approved projects will be provided with a Certification of Affordability to be attached to their application. The Application and Certification will be forwarded to the DRC. The Department Review Committee will meet with the Affordable Housing Project Manager or Engineer at their next scheduled meeting to establish timelines and procedures for fast tracking reviews and permit processing. The timeline schedule and procedures for fast tracking shall be provided to the Community Services Department, along with an estimation of how much time this expedited schedule will save over regular development processing.

B. Ongoing Review Process:
An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption was implemented by Administrative Policy 07-04.

Established policy and procedures:
All Departments under the Marion County Administrator will, prior to adoption or Board approval, review all policies, procedures, ordinances, regulations or plan provisions to determine if there will be any impact to the cost of housing. If there is a cost associated, this cost is to be noted to the Agenda Cover Page and forwarded to the Community Services Department prior to the Board meeting. If it is a policy change that does not require Board action, a summary with the associated cost should be forwarded to the Community Services Director for review and comment prior to implementations.

C. Alternative Method of Impact Fee Payment:

Established policy and procedures:
Ordinance No. 15-14, § 1, 9-1-2015 allows the county administrator to approve an agreement for twelve (12) equal monthly payments of the impact fee for applicants who meet the Marion County S.H.I.P. Program guidelines for low income families. A forty dollar ($40.00) nonrefundable process fee will be charged for all applications for a deferred payment agreement.
SECTION IV. EXHIBITS

A. Administrative Budget for each fiscal year covered in the Plan.

B. Timeline for Estimated Encumbrance and Expenditure.

C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.

D. Signed LHAP Certification.

E. Signed, dated, witnessed or attested adopting resolution.

F. Ordinance: (If changed from the original creating ordinance).

G. Interlocal Agreement.

H. Other Documents Incorporated by Reference.
Marion County

<table>
<thead>
<tr>
<th>Fiscal Year: 2016-2017</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Allocation for Calculating:</td>
<td>$ 1,796,200.00</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$147,659</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$ 4,132.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,100.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 1,200.00</td>
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<tr>
<td>Other*</td>
<td>$ 4,915.00</td>
</tr>
<tr>
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<tr>
<td>Salaries and Benefits</td>
<td>$147,659</td>
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<tr>
<td>Office Supplies and Equipment</td>
<td>$ 4,132.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,100.00</td>
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<tr>
<td>Advertising</td>
<td>$ 1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ 4,915.00</td>
</tr>
<tr>
<td>Total</td>
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<table>
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<tr>
<td>Salaries and Benefits</td>
<td>$147,659</td>
</tr>
<tr>
<td>Office Supplies and Equipment</td>
<td>$ 4,132.00</td>
</tr>
<tr>
<td>Travel Per diem Workshops, etc.</td>
<td>$ 2,100.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>$ 1,200.00</td>
</tr>
<tr>
<td>Other*</td>
<td>$ 4,915.00</td>
</tr>
<tr>
<td>Total</td>
<td>$ 160,006.00</td>
</tr>
</tbody>
</table>

*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.

Based on a distribution of $1,796,200.00 and program income of $131,183.
Exhibit B
Timeline for SHIP Expenditures

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

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Encumbered</th>
<th>Expended</th>
<th>1st Year AR</th>
<th>2nd Year AR</th>
<th>Closeout AR</th>
</tr>
</thead>
</table>

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:

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Funds Not Encumbered</th>
<th>Funds Not Expended</th>
<th>1st Year AR Not Submitted</th>
<th>2nd Year AR Not Submitted</th>
<th>Closeout AR Not Submitted</th>
</tr>
</thead>
</table>

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/county) requests an extension to the expenditure deadline for fiscal year _____________.
2. The amount of funds that is not expended.
3. The amount of funds that is not encumbered or has been recaptured.
4. A detailed plan of how/when the money will be expended.

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

Other Key Deadlines:

AHAC reports are due for each local government by December 31 of the year prior to the local government’s LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.
### FLORIDA HOUSING FINANCE CORPORATION
#### HOUSING DELIVERY GOALS CHART
##### 2016-2017

**Name of Local Government:** MARION COUNTY

**Estimated Funds:** $2,046,200.00

<table>
<thead>
<tr>
<th>Code</th>
<th>HOME OWNERSHIP STRATEGIES (strategy title must be same as the title used in plan text.)</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>MI</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Purchase Assist. with Rehab</td>
<td>1</td>
<td>$40,000</td>
<td>7</td>
<td>$30,000</td>
<td>4</td>
<td>$20,000</td>
<td>$330,000.00</td>
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<td>16.13%</td>
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<td>Owner Occupied Rehabilitation/De</td>
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<td>7</td>
<td>$40,000</td>
<td>0</td>
<td>$10,000</td>
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<td></td>
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<td>16</td>
<td></td>
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<tr>
<td>7</td>
<td>Foreclosure Intervention</td>
<td>0</td>
<td>$5,000</td>
<td>0</td>
<td>$5,000</td>
<td>0</td>
<td>$5,000</td>
<td>€0.00</td>
<td></td>
<td>€0.00</td>
<td>0.00%</td>
<td>0</td>
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<tr>
<td>5</td>
<td>Disaster Relief Grant Assist.</td>
<td>8</td>
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<td>6</td>
<td>$20,000</td>
<td>4</td>
<td>$20,000</td>
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<td>$360,000.00</td>
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<td>$100,000</td>
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<td>$500,000.00</td>
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<td>$500,000.00</td>
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<td>19</td>
<td>22</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td>$500,000.00</td>
<td>$1,330,000.00</td>
<td>$1,830,000.00</td>
<td>89.43%</td>
<td>51</td>
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<td>12,14,21</td>
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<td></td>
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<td>23,28</td>
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<td>$3,000</td>
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<td>€0.00</td>
<td>0.00%</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
<td></td>
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<tr>
<td></td>
<td>Administration Fees</td>
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<td></td>
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<td></td>
<td></td>
<td>$200,000.00</td>
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<td>$200,000.00</td>
<td>9.80%</td>
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<tr>
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<td>Admin. From Program Income</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$12,500.00</td>
<td></td>
<td>$12,500.00</td>
<td>0.61%</td>
<td>0</td>
<td></td>
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<tr>
<td></td>
<td>Home Ownership Counseling</td>
<td></td>
<td></td>
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<td></td>
<td>$2,000.00</td>
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<td>GRAND TOTAL</td>
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<td>22</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td>$500,000.00</td>
<td>$1,330,000.00</td>
<td>$2,045,120.00</td>
<td>99.95%</td>
<td>51</td>
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</tr>
</tbody>
</table>

**Percentage Construction/Rehab:** Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt. 80%

**Maximum Allowable Purchase Price:**
- New: $253,809
- Existing: $189,602

### Allocation Breakdown

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<tr>
<th>Income Level</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income:</th>
<th>$250,000.00</th>
<th>Max. Amount Program Income For Admin:</th>
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<tr>
<td>Very-Low Income</td>
<td>$600,000.00</td>
<td>33.2%</td>
<td>Projected Recaptured Funds:</td>
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<td>Distribution:</td>
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<tr>
<td>Low Income</td>
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<td>35.7%</td>
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<td>Total Available Funds:</td>
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<td>Moderate Income</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>86.5%</td>
<td></td>
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<td>VLI</td>
<td>Max. SHIP Award</td>
<td>LI</td>
<td>Max. SHIP Award</td>
<td>MI</td>
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<tr>
<td>------</td>
<td>-----------------------------------------------</td>
<td>-----</td>
<td>-----------------</td>
<td>----</td>
<td>-----------------</td>
<td>----</td>
</tr>
<tr>
<td>1</td>
<td>Purchase Assist. with Rehab</td>
<td>3</td>
<td>$40,000</td>
<td>7</td>
<td>$30,000</td>
<td>5</td>
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<td>3,4,11</td>
<td>Owner Occupied Rehabilitation/De</td>
<td>10</td>
<td>$60,000</td>
<td>8</td>
<td>$40,000</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
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<td>$5,000</td>
<td>0</td>
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<td>0</td>
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<td>14</td>
<td>17</td>
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<tr>
<th>Code</th>
<th>RENTAL STRATEGIES</th>
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<th>Max. SHIP Award</th>
<th>LI</th>
<th>Max. SHIP Award</th>
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<th>Max. SHIP Award</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
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<td>Rental and Transitional Housing</td>
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<td>23,26</td>
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<td></td>
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<td>$2,045,120.00</td>
<td>$2,045,120.00</td>
<td>99.95%</td>
</tr>
<tr>
<td></td>
<td>Add Subtotals 1 &amp; 2, plus Admin.</td>
<td>17</td>
<td>20</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td>$2,045,120.00</td>
<td>$2,045,120.00</td>
<td>99.95%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percentage Construction/Rehab</th>
<th>Calculate Constr./Rehab Percent. by adding Grand Total Columns A&amp;B, then divide by Annual Allocation Amt.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. Allowable Purchase Price</td>
<td>89%</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Allocation Breakdown</th>
<th>Amount</th>
<th>%</th>
<th>Projected Program Income</th>
<th>$250,000.00</th>
<th>Max Amount Program Income For Admin</th>
<th>$12,500.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$690,000.00</td>
<td>33.7%</td>
<td>Projected Recapitual Funds:</td>
<td>$1,795,600.00</td>
<td>Distribution:</td>
<td>$1,795,600.00</td>
</tr>
<tr>
<td>Low Income</td>
<td>$730,000.00</td>
<td>35.7%</td>
<td>$2,046,200.00</td>
<td>$2,046,200.00</td>
<td>Total Available Funds:</td>
<td>$2,046,200.00</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$460,000.00</td>
<td>17.6%</td>
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<td></td>
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<td></td>
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<tr>
<td>TOTAL</td>
<td>$1,880,000.00</td>
<td>87.0%</td>
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</table>

Name of Local Government: MARION COUNTY
Estimated Funds: $2,046,200.00

LHAP Exhibit C
New Plan: Y
Amendment: X
Fiscal Yr. Closeout:
<table>
<thead>
<tr>
<th>Code</th>
<th>STRATEGIES (strategy title must be same as the title used in plan text)</th>
<th>VLI</th>
<th>Max. SHIP</th>
<th>LI</th>
<th>Max. SHIP</th>
<th>MI</th>
<th>Max. SHIP</th>
<th>New Construction</th>
<th>Rehab/Repair</th>
<th>Without Construction</th>
<th>Total</th>
<th>Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>Units</td>
<td>Award</td>
<td>SHIP Dollars</td>
<td>SHIP Dollars</td>
<td>SHIP Dollars</td>
<td>Percentage</td>
<td>Units</td>
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<tr>
<td>1</td>
<td>Purchase Assist. with Rehab</td>
<td>4</td>
<td>$40,000</td>
<td>7</td>
<td>$30,000</td>
<td>4</td>
<td>$20,000</td>
<td>$410,000.00</td>
<td>$410,000.00</td>
<td>20.04%</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3,11</td>
<td>Owner Occupied Rehabilitation/De</td>
<td>9</td>
<td>$40,000</td>
<td>7</td>
<td>$40,000</td>
<td>0</td>
<td>$0</td>
<td>$640,000.00</td>
<td>$640,000.00</td>
<td>31.28%</td>
<td>16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Foreclosure Intervention</td>
<td>0</td>
<td>$5,000</td>
<td>0</td>
<td>$5,000</td>
<td>0</td>
<td>$5,000</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
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</tr>
<tr>
<td>5</td>
<td>Disaster Relief Grant Assist.</td>
<td>6</td>
<td>$20,000</td>
<td>2</td>
<td>$20,000</td>
<td>1</td>
<td>$20,000</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>New Construction</td>
<td>1</td>
<td>$100,000</td>
<td>2</td>
<td>$100,000</td>
<td>2</td>
<td>$100,000</td>
<td>$500,000.00</td>
<td>$500,000.00</td>
<td>24.44%</td>
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<tr>
<td></td>
<td>Subtotal 1 (Home Ownership)</td>
<td>20</td>
<td>18</td>
<td>7</td>
<td>$500,000.00</td>
<td>$1,050,000.00</td>
<td>$0.00</td>
<td>$1,550,000.00</td>
<td>75.75%</td>
<td>45</td>
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<td></td>
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<td></td>
<td>RENTAL STRATEGIES</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>$240,000.00</td>
<td>$240,000.00</td>
<td>11.73%</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12,14,21</td>
<td>Rental and Transitional Housing</td>
<td>5</td>
<td>$30,000</td>
<td>3</td>
<td>$30,000</td>
<td>0</td>
<td>$0.00</td>
<td>$240,000.00</td>
<td>$240,000.00</td>
<td>0%</td>
<td>0</td>
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</tr>
<tr>
<td>23,26</td>
<td>Eviction Prevention/Rapid Rehous</td>
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<td>$5,000</td>
<td>0</td>
<td>$5,000</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0.00%</td>
<td>0</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Subtotal 2 (Non-Home Ownership)</td>
<td>5</td>
<td>3</td>
<td>0</td>
<td>$0.00</td>
<td>$240,000.00</td>
<td>$0.00</td>
<td>$240,000.00</td>
<td>11.73%</td>
<td>8</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Administration Fees</td>
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<td>$189,520.00</td>
<td>$189,520.00</td>
<td>9.27%</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Admin. From Program Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$12,500.00</td>
<td>$12,500.00</td>
<td>0.61%</td>
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<td></td>
<td>Home Ownership Counseling</td>
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<td>$2,000.00</td>
<td>$2,000.00</td>
<td>0.10%</td>
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<tr>
<td></td>
<td>GRAND TOTAL</td>
<td>25</td>
<td>21</td>
<td>7</td>
<td>$500,000.00</td>
<td>$1,290,000.00</td>
<td>$0.00</td>
<td>$1,994,120.00</td>
<td>97.45%</td>
<td>53</td>
<td></td>
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</tbody>
</table>

Percentage Construction/Rehab: Calculate Constr./Rehab Percent, by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.

Maximum Allowable Purchase Price: $253,809

Allocation Breakdown | Amount | %  | Projected Program Income: $250,000.00 | Max Amount Program Income For Admin: $12,500.00
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Very-Low Income</td>
<td>$650,000.00</td>
<td>33.7%</td>
<td>Projected Recaptured Funds:</td>
</tr>
<tr>
<td>Low Income</td>
<td>$730,000.00</td>
<td>35.7%</td>
<td>Distribution: $1,796,200.00</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>$360,000.00</td>
<td>17.6%</td>
<td>Total Available funds: $2,046,200.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$1,740,000.00</td>
<td>87.0%</td>
<td></td>
</tr>
</tbody>
</table>
CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION

Local Government:  Marion County

(1) The local government 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 eligible municipality or 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 local government (or interlocal entity) will be unable to comply with the provisions the plan.

(7) The Local Housing Assistance Plan shall provide 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.

(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 with in 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 local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
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 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, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.

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”)

Witness  

Signature: Kathy Bryant  

Chief Elected Official or designee

Witness  

Signature:  

Kathy Bryant, Chairman  

Type Name and Title

Date  

NOV 2 7 2017

OR

Signature:  

Attest: David R. Ellspermann, Clerk  

(Seal)
RESOLUTION # 17-R-472

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MARION COUNTY, FLORIDA, ADOPTING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.9071-9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE COUNTY ADMINISTRATOR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

* * * * * * * *

WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Chapter 92-317 of Florida Sessions Laws, allocating a portion of documentary stamp taxes on deeds to local governments for the development and maintenance of affordable housing; and

WHEREAS, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.9071-9079, Florida Statutes (1992), and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one- to three-year Local Housing Assistance Plan outlining how funds will be used; and

WHEREAS, the SHIP Act requires local governments to establish the maximum SHIP funds allowable for each strategy; and

WHEREAS, the SHIP Act further requires local governments to establish an average area purchase price for new and existing housing benefiting from awards made pursuant to the Act; The methodology and purchase prices used are defined in the attached Local Housing Assistance Plan; and

WHEREAS, it is found that 5% of the Local Housing Distribution is insufficient to adequately pay the administrative costs of the SHIP Program. The cost of administering the program may not exceed 10% of the local housing distribution; and

WHEREAS, the Community Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the Commission finds that it is in the best interest of the public for Marion County to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and now therefore,

BE IT RESOLVED by the Board of County Commissioners of Marion County, Florida, that:

1: The Board of County Commissioners of Marion County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.9071-9079, Florida Statutes, for fiscal years 2016/17, 2017/18, and 2018/19.

2: The County Administrator or his designee is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

3: This resolution shall take effect immediately upon its adoption.

DULY ADOPTED in regular session this 21st day of November, 2017.

BOARD OF COUNTY COMMISSIONERS
MARION COUNTY, FLORIDA

ATTEST:

KATHY BRYANT, CHAIRMAN

DAVID R. ELLSPERMANN, CLERK

(Signature)

[Signature]