

HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS



SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

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

412 West Orange Street, Room 103
Wauchula, Florida 33873

Mike Thompson, Chairman

Adopted April 2, 2015

Table of Contents

Title	Page #
Section I.	
General Program Description:	1
Section II.	
LHAP Strategies:	3
ACQUISITION – REHABILITATION OR NEW CONSTRUCTION DEVELOPMENT	
PURCHASE ASSISTANCE with and without REHAB	
REHABILITATION - SINGLE FAMILY - OWNER CCUPIED	
DEMOLITION / RECONSTRUCTION - SINGLE FAMILY - OWNER OCCUPIED	
SELF HELP – Rehabilitation /	
Reconstruction DISASTER RECOVERY /	
MITIGATION HOMEOWNER	
PRESERVATION	
Section III.	
LHAP Incentive Strategies:	9
Section IV.	
Exhibits:	11
Administrative Budget for each fiscal year covered in the Plan.	
Timeline for Estimated Encumbrance and Expenditure.	
Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.	
Signed Certification.	
Signed, dated, witnessed or attested adopting resolution.	
Program Information Sheet.	
Ordinance: (If changed from the original creating ordinance).	
Inter-local Agreement	
Housing Applicant Ranking Chart	

Section I. General Program Description:

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

HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS

Inter-locals: Yes ___ No X

Participating local governments Inter-local Agreements:

Creation of the Plan is for the purpose of:

1. Meeting the housing needs of the very low, low and moderate income households;
2. Expanding preservation and production of affordable housing;
3. Providing green building principles and universal design elements,
4. Promoting sustainability and greater affordability, and
5. Furthering the housing element of the local government comprehensive plan specific to affordable housing.

- B.** Fiscal years covered by the Plan: 2015-2016, 2016-2017 and 2017-2018

- C.** Governance:

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes (FS) and Chapter 67-37.007, Florida Administrative Code (FAC). Cities and Counties must be in compliance with these program regulations, applicable statutes, rules and any additional requirements as established through the Legislative process.

- D.** Local Housing Partnership:

The SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

- E.** Leveraging:

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

- F.** Public Input:

Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

- G.** 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 any set application period. If no funding is available due to a waiting list, no notice of funding availability will be required. Hardee County has an open application period.

- H.** 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, familial status, marital status, or handicap in the award application process for eligible housing.

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

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

The methodology used is: X U.S. Treasury Department Local HFA Numbers

K. 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.

L. Welfare Transition Program:
 Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.

M. Monitoring and First Right of Refusal: (Currently not Applicable)
 In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$5,000 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. Currently, Hardee County does not offer any type of rental properties.

N. Administrative Budget:
 A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each state year submitted.

Hardee County Board of County Commissioners finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with **Section 420.9075 FS and Chapter 67-37, FAC**: “A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless it’s 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. 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 120.52(17) FS, 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 Hardee County Board of County Commissioners has adopted the above findings in the attached resolution (Resolution 2015-13), Exhibit E.

- O.** Program Administration:
Administration of the local housing assistance plan is the responsibility of the *Hardee County Board of County Commissioners*.

- P.** Essential Service Personnel:
“Essential Service Personnel” means, pursuant to Chapter 2006-69, Laws of Florida, persons in need of affordable housing who are employed in occupations for professions in which they are considered essential service personnel, including teachers and educators, other school district, community college, police and fire personnel, health care personnel, skilled building trades personnel.

- Q.** Green Initiatives:
In accordance with Section 420.9075(3) (d)F.S., Hardee County will incorporate the following green initiatives into rehabilitation and new construction activities where possible and cost feasible.
 - 1. Energy Conservation:
 - a. Energy star qualified appliances – refrigerators, stoves, water heater, air conditioning units.
 - b. Ceiling fans in bedrooms and living rooms
 - c. Cool roofing products – light or reflective colored shingles, polymers or coatings
 - d. Additional attic insulation
 - e. Programmable thermostat
 - f. Weatherization of windows and doors.
 - 2. Water Conservation:
 - a. Conservative faucets, shower heads and toilets.
 - 3. Durability
 - a. Quality standards for materials.

Section II. LHAP Strategies:

A. ACQUISITION, New Construction and/or Rehabilitation **Codes 9, 10**

a. Summary of the Strategy: This strategy is designed to promote affordable property acquisition by Hardee County to rehabilitate existing units or provide new construction for home ownership opportunities. County acquired property would be placed for bidding by licensed contractors that have been pre-approved by the Commission to complete program projects. Awarded contractor

would complete rehabilitation or new construction for each individual property and paid directly with SHIP funding for the materials and labor to produce a marketable asset. The strategy is also designed to promote infill housing for single-family home ownership opportunities. Funding will be provided on per unit basis to keep costs down and affordable for new homeowners. This strategy assists homebuyers to purchase a single family site-built through a first mortgage with a State Certified lending institution. The program will provide the down payment, as part of the contract for sale, as a deferred payment loan agreement.

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

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

d. Maximum award: \$ 135,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: All loans will be 0% interest and forgivable secured by a recorded subordinate mortgage and note. **Term of the lien:** Project cost: \$20,000 will be secured by a 10 year lien. **DEFAULT:** Default occurs if an applicant(s) no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation, fraud or false acts. Upon default, the outstanding balance plus four percent (4%) interest accrued from the date of default will be due and payable. Exceptions may include catastrophic events. In the event of death, all heirs and successors will be held to the same rules and regulations as the applicant(s). If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. Loan is not prorated for forgiveness. Recipient – Purchaser must obtain a first mortgage secured by a state or federally regulated lender. The purchaser household must be eligible under SHIP income guidelines. Property will be sold on a first qualified first served basis. Upon sale of the property to the recipient purchaser, funds would be returned as program income to the program for strategy sustainability. Home sales prices may not exceed the maximum sales price noted in this plan.

f. Recipient Selection Criteria: Applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first qualified, first served basis after an initial point ranking system (Appendix). Priority will be given to Elderly (62 and older), and any other special needs.

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

h. Additional Information: Funds may be used as a match for various other programs offered by the federal government and the State of Florida to develop affordable housing.

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.

As this strategy grows, there may become a need for development of actual lots in the future. At that time other needs will be allowed for 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, and right-of-ways and other acceptable fees. These needs will be determined by land development codes and local requirements as to zoning, incorporated versus

unincorporated areas, on a case by case basis. Not all these items will be necessary.

Soft costs include, plat reviews, recording fees, permits, environmental reviews and impact studies, land use amendment reviews and other acceptable fees. The strategy also allows for impact fees.

B. PURCHASE ASSISTANCE with and without REHAB

Code 1, 2

a. Summary of the Strategy: This strategy assists first time homebuyers to purchase a single family site-built home (not mobile homes) through a first mortgage with a State Certified lending institution. Funds will be limited to the maximum award as indicated in the Housing Delivery Goals Chart. Applicants will be required to attend and complete the following: a homebuyer education course and consumer credit counseling, provided in-house. Applicant must also contribute a minimum of \$1500 of private funds closing costs.

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

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

d. Maximum award: \$20,000 per Low Income Household, \$15,000 per Moderate Income Household.

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: All loans will be 0% interest and forgivable secured by a recorded subordinate mortgage and note. **Term of the lien:** Project cost: \$15,000 - \$20,000 will be secured by a 10 year lien. **DEFAULT:** Default occurs if an applicant(s) no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation, fraud or false acts. Upon default, the outstanding balance plus four percent (4%) interest accrued from the date of default will be due and payable. Exceptions may include catastrophic events. In the event of death, all heirs and successors will be held to the same rules and regulations as the applicant(s). If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. Loan is not prorated for forgiveness.

f. Recipient Selection Criteria: Applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first qualified, first served basis after an initial point ranking system (Appendix). Priority will be given to Elderly (62 and older), and any other special needs, including, but not limited to, homeless people, migrant farm workers or other special needs.

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

h. Additional Information: First Time Home Buyer is defined as not having owned a home or mobile home in the past three (3) years prior to new purchase, is a displaced homemaker, divorced or owned a home in another county or State within the last three (3) years and sold that home to relocate.

Purchase of a mobile home is not allowed under this strategy.

C. REHABILITATION - SINGLE FAMILY - OWNER OCCUPIED

Code 3

a. Summary of the Strategy: This strategy will provide funds for substantial repairs including correcting housing and building code violations, conversions for accessibility as necessary, correction of health and safety issues that might be present. New energy efficiency practices, durable products and maintenance free designs will be used where possible and is financially feasible.

Self-Help - This sub-strategy allows acquisition of building materials for home repair and

construction. This allows a homeowner who has the knowledge and documented abilities to complete the work himself, but requires assistance with cost for materials or a specific aspect of the construction, such as the electrical or plumbing to be completed by a licensed professional. **All building inspections and code requirements are required as in any other project.** The homeowner will apply for all permits as required and necessary. The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that they are completing. The Department will submit for bids on the contractor specific aspects and award based on bids. Payment will be provided directly to the contractor or to the vendor for materials. No program funds will be accessed by the homeowner. Defects or mistakes created from the homeowner's responsibilities will be required to be corrected at the homeowners expense.

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

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

d. Maximum award: up to: \$35,000 per household

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: All loans will be 0% interest and forgivable secured by a first or subordinate mortgage and note. **Term of the lien:** Project cost \$5,000 or less will be awarded as a grant and no lien will be required. Project cost: \$5,001 - \$15,000 will be secured by a 5 year lien; \$15,001 - \$35,000 will be secured by a 10 year lien. **DEFAULT:** Default occurs if applicant(s) no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation, fraud or false Acts. Upon default, the sum of the outstanding balance plus four percent (4%) interest accrued from the date of default will be due and payable. Exceptions may include catastrophic events. In the event of death, all heirs and successors will be held to the same rules and regulations as the applicant(s). If the terms of the agreement are met for the full 10 years, the lien will be satisfied at 100%. Recaptured funds and program income will be returned to the program and used for eligible SHIP activities.

f. Recipient Selection Criteria: Applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first qualified, first served basis after an initial point ranking system (Appendix). Priority will be given to households with Extremely Low Income, Very low income, Elderly (62 and older), Disabled in the home, and special needs.

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

h. Additional Information: Mobile homes are not allowed under this strategy.

D. DEMOLITION / RECONSTRUCTION - SINGLE FAMILY - OWNER OCCUPIED Codes 4

a. Summary of the Strategy: This strategy will provide funds to eligible applicants whose home, as determined by the local Building Officials is not feasible for rehabilitation, structurally or financially; for demolition and replacement of home on the same property; and for homes destroyed by fire or other catastrophic event. Priority will be given to homes owned by the elderly (62 and older) and Special Needs Households. Properties with a mobile and manufactured homes will be removed from the site. Under current policy, no owner-occupied dwelling will be subject to condemnation from program determinations. Only those dwellings occupied by eligible homeowners wishing to participate with this voluntary demolition action will be considered providing it meets the above criteria.

Self-Help - This sub-strategy allows acquisition of building materials for home repair and construction. This allows a homeowner who has the knowledge and documented abilities to

complete work himself, but requires assistance with cost for materials or a specific aspect of the construction, such as the electrical or plumbing to be completed by a licensed professional. **All building inspections and code requirements are required as in any other project.** The homeowner will apply for all permits as required and necessary. The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that they are completing. The Department will submit for bids on the contractor specific aspects and award based on bids. Payment will be provided directly to the contractor or to the vendor for materials. No program funds will be accessed by the homeowner. Defects or mistakes created from the homeowner's responsibilities will be required to be corrected at the homeowner's expense.

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

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

d. Maximum award: \$75,000

e. Terms of the award: Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: All loans will be 0% interest, and secured by Mortgage and Note documents. **Repayment:** Monthly payments are not to exceed 30% of gross household income minus existing first mortgage payment for the number of years of the lien. Minimum payment: \$50/month. **Term of the lien:** Project cost \$5,000 or less will be awarded as a grant and no lien will be required. Project cost: \$15,001 - \$30,000 will be secured by a 10 year lien; \$30,001 - \$50,000 will be secured by a 15 year lien \$50,001 - \$75,000 will be secured by a 25 year lien. **DEFAULT:** Default occurs if applicant(s) no longer resides in the home as the principal residence or if any part of the property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by voluntary or involuntary act, by operation of law or otherwise, or if borrower is divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the property, or if the property is leased or rented. Default also includes any acts of misrepresentation, fraud or false Acts. Upon default, the sum of the outstanding balance plus four percent (4%) interest accrued from the date of default will be due and payable. Exceptions may include catastrophic events. In the event of death, all heirs and successors will be held to the same rules and regulations as the applicant(s). If the terms of the agreement are met for the full term, the lien will be satisfied at 100%.

f. Recipient Selection Criteria: Applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first qualified, first served basis after an initial point ranking system (Appendix). Priority will be given to households with Extremely Low Income, Very Low Income, Elderly (62 and older), and special needs households.

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

h. Additional Information: Properties with existing mobile and manufactured home will only be accepted if the owner agrees that the unit will be removed from the site for reconstruction to occur.

E. DISASTER RECOVERY / MITIGATION

Code 5

a. Summary of the Strategy: This strategy may be used to leverage available federal and state funds to provide assistance to income eligible housing for the purpose of repairing structural damage, roof repair/replacement, demolition cost and retrofitting activities such as waterproofing and elevating a structure to meet the National Flood Insurance Program and Chapter 161, FS. This strategy may be used to provide emergency repairs in the aftermath of a disaster to address emergency housing needs. Generally, such needs may include: Purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further

damage; tree and debris removal to make individual housing units habitable; and post disaster assistance with non-insured repairs. Disaster Recovery will be implemented only in the event of a disaster or emergency as declared by county, state or Federal Executive Order, using any funds available and not encumbered.

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

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

d. Maximum award: Disaster Recovery will be funded using any unencumbered funds available: Up to \$5,000

e. Terms of the award: Awarded as a grant and no lien will be required.

f. Recipient Selection Criteria: Applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first qualified, first served basis after an initial point ranking system (Appendix). Priority will be given to households with Extremely Low Income, Very low income, Elderly (62 and older, and special needs households).

g. Sponsor Selection Criteria and duties, if applicable: Not Applicable at this time.

h. Additional Information: None

G. HOMEOWNER PRESERVATION

Code 7

a. Summary of the Strategy: This strategy will provide funds for assistance to eligible homeowners to remain in their home due to lack of income or other circumstances beyond the control of the homeowner. Eligible Reasons are as follows:

- 1) Loss of employment or steady source of income.
- 2) Unexpected major medical expenses.
- 3) Divorce or death in the family.
- 4) Other circumstances at the discretion of the Director may include but are not limited to the following: Amount of subsidy needed, and other unexpected one time occurrences that constitute an emergency.
 - a. **Foreclosure Prevention** - Assistance to eligible homeowner who has become delinquent on mortgage payment(s). No type of foreclosure proceedings may have been initiated at the time of application. This program may assist all income categories.
 - b. **Property Taxes** - Helps extremely low to low income homeowners to prevent home from being sold for non-payment of taxes.
 - c. **Homeowner/Flood Insurance** - Helps to establish insurance coverage for the extremely low or low income homeowners as first time homebuyers or elderly homeowners establishing a new policy to regain coverage.

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

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

d. Maximum award: \$5,000

e. Interest Rate, Repayment (hard pay, forgiveness), Recapture and Default: Awarded as a grant with no lien will be required.

f. Recipient Selection Criteria: Funds are based on availability and distributed on a priority basis. Priority will be given to Extremely Low Income, Very low income, Elderly (62 and older), and

special needs.

1. Foreclosure Prevention - all income categories.

- a) Home must be valued equal to or less than the current SHIP sales price limit.
- b) Homeowner is required to attend foreclosure prevention counseling.
- c) Non-payment of mortgage has to be reflected as no fault of the property owner.
- d) Must show their plan to maintain payments after the assistance.

2. Property Taxes - Very Low and Low income categories.

- a) Home must be valued equal to or less than the current SHIP sales price limit.
- b) Homeowner 62 years of age or older, and/or a family member with a disability and receiving disability payments.
- c) Non-payment of taxes has to be shown as no fault of their own.

3. Homeowner/Flood Insurance - Very Low and Low income categories.

- a) Home must be valued equal to or less than the current SHIP sales price limit.
- b) Homeowner is required to complete in-house budget counseling.
- c) Existing homeowners - Lack of insurance coverage has to be shown as no fault of their own.
- d) Must show their plan to maintain insurance coverage after the assistance.
- e) First time homebuyers - Assistance paying insurance premium for the first year to establish insurance coverage on the purchased home.

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

Section III. LHAP Incentive Strategies

A. EXPEDITED PERMITTING

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

Established Policy and Procedures: In order for permits to be issued there are three basic steps:

- 1. Planning determination of concurrency requirements and consistency with the Comprehensive Plan; (approximately 2 weeks)
 - 2. Zoning-determination of applicable zoning issues; (approximately 2 weeks)
 - 3. Building-review of building plans and issuance of permits (three-day turnaround)
- Procedures are in place to fast track the affordable housing projects administered by the County and where grant funding is used. Permit fees are charged based on the homeowner's income.

B. ONGOING REVIEW PROCESS

There is an ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

Established Policy and Procedures: The Affordable Housing Advisory Committee is notified of all affordable housing projects presented to Building and Planning Departments to allow committee to have preliminary review of said projects. Further, any changes to policies, procedures, ordinances, regulations or plan provisions pertaining to housing that could affect affordability of housing in Hardee County be presented or available for review by Hardee County Affordable Housing Advisory Committee prior to board approval.

C. IMPACT-FEE REQUIREMENTS

The modification of impact-fee requirements, including the reduction or waiver of fees and

alternative methods of fee payments for affordable housing.

Established Policy and Procedures: Implementation of impact fees in Hardee County has been delayed. However, projects for Affordable housing programs will have a waiver of impact fees.

D. DENSITIES

The allowance of flexibility in densities for affordable housing.

Land Development Regulations, Article 2.02.02 Density Bonuses for Affordable Housing. The specific purpose of Density Bonuses is to increase the supply of affordable housing resources for families of low and moderate income and to provide incentive for private-sector developers who address this need. For single family development, the minimum lot size, width, depth and the minimum floor area of the home may be reduced by 20%. This includes R-1, R-2, R-3 and F-R zoned districts. The Hardee County Board of County Commissioners may authorize a change in residential density. A Developer is any person undertaking the use of land, construction, reconstruction, demolition or improvements thereon, or the preparation of the land for use. A developer shall be the legal or beneficial property owner of the land involved or the authorized agent thereof.

E. INFRASTRUCTURE CAPACITY

The reservation of infrastructure capacity for housing for very-low, low, and moderate income persons.

Established Policy and Procedures: Hardee County has developed water or sewer infrastructure in some areas and each of the individual municipalities within Hardee County have infrastructure in place. There remains a majority of limitation in the unincorporated area of the County and requires individual well and septic tank systems be permitted as a private public water and sewer system.

F. ACCESSORY RESIDENTIAL UNIT

The allowance of affordable accessory residential units in residential zoning districts.

Established Policy and Procedures: Program strategies do not assist with detached accessory dwellings. However, the Housing Element will allow permitting of a residential use accessory structure adjacent to single-family housing.

G. PARKING & SETBACK REQUIREMENTS

The reduction of parking and setback requirements for affordable housing.

Established Policy and Procedures: Land Development Regulations, Article 3.03.00: Off-Street Parking and Loading. The Article applies to all new construction requiring off-street parking, and existing nonconforming parking facilities if on-site renovation, construction or repair exceeds fifty percent of the assessed value of the property.

H. FLEXIBLE LOT CONFIGURATIONS

The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Established Policy and Procedures: Allowance of flexible lot configurations, including zero-lot-line configurations if a building or rehabilitation project is utilizing State Housing Initiative Program (SHIP) funds, Community Development Block Grant (CDBG) funds and/or Hurricane Housing Recovery Program (HHRP) funding or any other funding provided through Hardee

County Office of Community Development.

I. STREET REQUIREMENTS

The modification of street requirements for affordable housing.

Established Policy and Procedures: Land Development Regulations, Article 2.08.00 The development of land shall be such as to provide each lot or parcel, by means of a road or access way, with a satisfactory and permanent access to an existing road. It is anticipated that a condition of a parcel being eligible for a development permit shall include the minimum lot frontage on a road required by the zoning district in which it is located.

J. LOCALLY OWNED PUBLIC LANDS

The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Established Policy and Procedures: Any county owned public lands suitable for affordable housing shall be made available to Hardee County Office of Community Development for possible affordable housing projects, prior to general public availability.

K. DEVELOPMENT NEAR TRANSPORTATION

The support of development near transportation hubs, major employment center and mixed-use developments.

Established Policy and Procedures: Land Development Regulations, Article 2.02.02 Density bonuses for affordable housing shall be awarded for development sites located in the Town Center Classification, Highway Mixed Use Classification, Residential Mixed Use Classification, Rural Center Classification, or Agricultural Land Use designations, as indicated on the Future Land Use Map of the Hardee County Comprehensive Plan.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan.
- B. Timeline for Estimated Encumbrance and Expenditure.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan.
- D. Signed Certification.
- E. Signed, dated, witnessed or attested adopting resolution.
- F. Program Information Sheet.
- G. Ordinance: (If changed from the original creating ordinance).
- H. Interlocal Agreements:
A copy of the Interlocal Agreement if applicable.
- I. Housing Applicant Ranking Chart:

LHAP 2015
Exhibit A
67-37.005(1), F.A.C.
Effective Date: 10/2014

HARDEE COUNTY

Fiscal Year: 2015-2016			
Estimated Allcoation for Calculating:	\$	35,000.00	
Salaries and Benefits	\$	29,600.00	
Office Supplies and Equipment	\$	3,500.00	
Travel Perdiem Workshops, etc	\$	500.00	
Advertising	\$	500.00	
Postage, dues, recording fees, Prof. services	\$	900.00	
Total	\$	35,000.00	1
Fiscal Year: 2016-2017			
Estimated Allcoation for Calculating:	\$	35,000.00	
Salaries and Benefits	\$	29,600.00	
Office Supplies and Equipment	\$	3,500.00	
Travel Perdiem Workshops, etc	\$	500.00	
Advertising	\$	500.00	
Postage, dues, recording fees, Prof. services	\$	900.00	
Total	\$	35,000.00	1
Fiscal Year 2017-2018			
Estimated Allcoation for Calculating:	\$	35,000.00	
Salaries and Benefits	\$	29,600.00	
Office Supplies and Equipment	\$	3,500.00	
Travel Perdiem Workshops, etc	\$	500.00	
Advertising	\$	500.00	
Postage, dues, recording fees, Prof. services	\$	900.00	
Total	\$	35,000.00	1

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government: HARDEE COUNTY BOARD OF COUNTY COMMISSIONERS

- (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 inter-local 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 within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An inter-local 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 has not been implemented. (note: Miami Dade County will check "has")

Witness

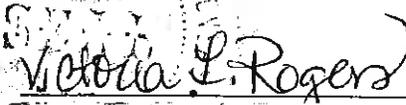


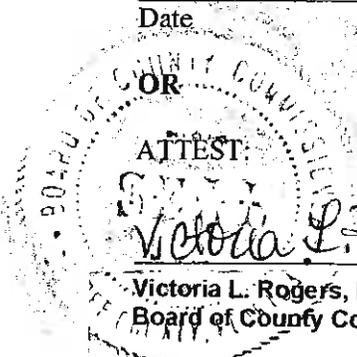
Chief Elected Official or designee

Witness

Mike Thompson, Chairman, Hardee County BOCC
Type Name and Title

Date

ATTEST:

 Victoria L. Rogers, Ex-Officio Clerk
 Board of County Commissioners 04/06/2015



STATE OF FLORIDA
COUNTY OF HARDEE

THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE AND
CORRECT COPY OF Hardee County Ship
LHAP

AS ADOPTED BY THE BOARD OF COUNTY COMMISSIONERS OF
HARDEE COUNTY THE 2nd DAY OF April 20 15

WITNESS MY HAND AND OFFICIAL SEAL THIS 14
DAY OF April 20 15.

VICTORIA L. ROGERS, CLERK OF CIRCUIT COURT
BY: Laura J. Barker D.C.

RESOLUTION 15-13

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF HARDEE COUNTY, FLORIDA APPROVING THE AMENDED LOCAL HOUSING ASSISTANCE PLAN IN REGARDS TO THE STATE HOUSING INITIATIVE PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRPERSON TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE AMENDED LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVING 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. 420.907-420.9079, 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, as required by *section 420.9075, F.S.* It is found 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. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

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

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

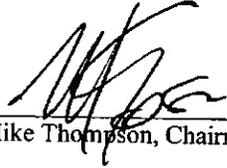
NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF HARDEE COUNTY, FLORIDA that:

Section 1: The Board of County Commissioners of Hardee 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. 420.907-420-9079, Florida Statutes, for fiscal years 2015/2016, 2016/2017, and 2017/2018.

Section 2: The Chairman or 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.

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

PASSED AND ADOPTED THIS 2nd DAY OF APRIL, 2015.


Mike Thompson, Chairman


(SEAL)
ATTEST:

Victoria L. Rogers, Ex-Officio Clerk
Board of County Commissioners 04/06/2015

STATE OF FLORIDA
COUNTY OF HARDEE
THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE AND
CORRECT COPY OF Hardee County Ship
LHAP - Resolution 1543
AS ADOPTED BY THE BOARD OF COUNTY COMMISSIONERS OF
HARDEE COUNTY THE 2nd DAY OF April 2015
WITNESS MY HAND AND OFFICIAL SEAL THIS 14
DAY OF April 2015.
VICTORIA L. ROGERS, CLERK OF CIRCUIT COURT
BY: Laura G. Barber D.C.

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
PROGRAM INFORMATION SHEET**

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

Local Government	Hardee County Board of County Commissioners
Chief Elected Official	Mike Thompson, Chairman
Address	412 W. Orange Street, Rm 103, Wauchula, FL 33873
SHIP Administrator	Janet Gilliard, Director of Community Development Shelly P. Massey, Community Development Specialist
Address	412 W. Orange Street, Rm 201, Wauchula, FL 33873
Telephone	(863) 773-6349 Fax (863) 773-5801
EMAIL	janet.gilliard@hardeecounty.net
Alternate SHIP Contact	Shelly P. Massey
Telephone	(863) 773-6349 Fax (863) 773-5801
EMAIL	shelly.massey@hardeecounty.net
Local Government Employer Federal ID #	59-6000-632
Other Information	

Please attach this form as Exhibit F and submit along with your completed LHAP.

HOUSING APPLICANT RANKING CHART

Established Extremely low income (30% AMI)

Special Needs family with Developmental Disability household child member	25
Elderly Homeowner with disabilities or special needs.	24
Special Needs family with Developmental Disability household Elderly member	23
Special Needs family with Disability household child member	22
Special Needs family with Disability household Adult member	21
Households within established Extremely low income	15

Established very-low income (50% AMI)

Special Needs family with Developmental Disability household child member	24
Elderly Homeowner with disabilities or special needs.	23
Special Needs family with Developmental Disability household Elderly member	22
Special Needs family with Disability household child member	21
Special Needs family with Disability household Adult member	20
Households within established Extremely low income	14

Established low income (80% AMI)

Special Needs family with Developmental Disability household child member	23
Elderly Homeowner with disabilities or special needs.	22
Special Needs family with Developmental Disability household Elderly member	21
Special Needs family with Disability household child member	20
Special Needs family with Disability household Adult member	19
Households within established Extremely low income	13

Established moderate income (120% AMI)

Special Needs family with Developmental Disability household child member	22
Elderly Homeowner with disabilities or special needs.	21
Special Needs family with Developmental Disability household Elderly member	20
Special Needs family with Disability household child member	19
Special Needs family with Disability household Adult member	18
Households within established Extremely low income	12

APPLICABLE APPLICANTS WILL ADD THE APPROPRIATE NUMBER TO SCORE:

Any homeowner or physical residence that has received state or federal housing assistance within the last 10 years regardless of age, handicap, or income level. -1

Any homeowner or physical residence that has received state or federal housing assistance within the last 5 years regardless of age, handicap, or income level. -2

IN THE EVENT OF A TIE WITHIN CATEGORIES, AGE OF APPLICATION WILL DETERMINE RANK ORDER.



“An Equal Opportunity Employer”