



Alachua County

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2023-2024, 2024-2025, 2025-2026

Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	8
A Purchasing Assistance with or without rehab Code 1,2	8
B. Owner Occupied Rehabilitation Code 3	11
C. Demolition/Relocation Code 4	13
D. Disaster Assistance Code 5	15
E. Emergency Repair Code 6	17
F. Foreclosure Prevention Code 7	19
Section III, Incentive Strategies	21
A. Expedited Permitting	21
B. Ongoing Review Process	21
Exhibits	
A. The administrative Budget for each fiscal year is covered in the Plan.	25
B. Timeline for Estimated Encumbrance and Expenditure	27
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	29
D. Signed LHAP Certification	32
E. Land Trust	35
F. Construction Loan Requirements	37
H. Signed, dated, witnessed, or attested to adopting the resolution.	39

Program Details:

A. LG(s)

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

B. Purpose of the program:

- To meet the housing needs of very low, low, and moderate-income households.
- To expand production of and preserve affordable housing; and
- To further the housing element of the local government's comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: 2023-2024, 2024-2025, 2025-2026

D. Governance: The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes, and Chapter 67-37, Florida Administrative Code. The County must be in compliance with these applicable statutes, rules, and any additional requirements as established through the Legislative process.

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services, and lead agencies of the local continuums of care.

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

G. Public Input: Public input was solicited through face-to-face meetings with housing providers, social service providers, local lenders, and neighborhood associations. Public input was solicited

through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

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

I. 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 completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding described/listed here apply to all strategies unless otherwise stated:

- a. All strategies will serve households meeting the definition of Special Needs first.
- b. After Special Needs as defined in 420.0004 (13), all strategies will serve households meeting the definition of Essential Services Personnel.t the very low and low set-aides.
- c. After Essential Services Personnel as defined in Section I, all strategies will serve households to meet the very low and low set-asides.

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

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

L. Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12 months 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 average area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	✓
Local HFA Numbers	

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

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

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

O. Monitoring and First Right of Refusal: In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless specified above. Eligible sponsors that offer rental housing for sale before 15 years

or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Alachua County	10%
Third-Party Entity/Sub-recipient	N/A	

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

building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

S. Project Delivery Costs: In addition to the administrative costs listed above, the county will charge a reasonable project delivery cost to cover inspections performed by non- county employees for rehabilitation projects. The fee will not exceed 10% of the contracted SHIP award and will be included in the amount of the recorded mortgage and note.

T. Essential Service Personnel Definition (ESP): ESP includes teachers and educators, other school districts, community colleges, and university employees, police and fire personnel, health care personnel, and skilled building trades personnel. First Responders, Educators in K-12, Nurses, Active Military, National Guard stationed in the county.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes:

The county will when economically feasible, employ the following Green Building requirements for rehabilitation and emergency repairs.

Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint).

Low-flow water fixtures in bathrooms/Water Sense labeled products or the following specifications:

- Toilets: 1.6 gallons/flush or less.
- Faucets: 1.5 gallons/minute or less.
- Showerheads: 2.2 gallons/minute or less.
- Energy Star-qualified refrigerator.
- Energy Star-qualified dishwasher if provided.
- Energy Star-qualified washing machine if provided in units.
- Energy Star-qualified exhaust fans in all bathrooms.
- Air conditioning: Minimum SEER of 15 Packaged units are allowed in studios and one-bedroom units with a minimum of 11.7 SEER.

Describe efforts to meet the 20% Special Needs set aside: The goals will be met by ranking Special Needs households first for owner-occupied rehabilitation, emergency repair, and rental assistance strategies. All applications are reviewed and approved by SHIP county staff. Standard procedures are first come first served, however where we have a waiting list, those persons with

special needs are ranked higher. We are defining Persons with special as in section 420.0004(13), Florida Statutes, “as an adult person requiring independent living services to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.” Persons with special needs as defined above and including frail elders, individuals experiencing homelessness, and people with disabilities may have difficulties finding housing that is safe, affordable, and permanent. They may also require housing that is matched with accessible support services. Many, if not most, of these people with special needs are low or extremely low-income (ELI)

Describe efforts to reduce homelessness: The County works with the local Continuum of Care (CoC) and agencies serving the homeless populations primarily through referrals and rental assistance to place these individuals or families in rental housing for the purpose of providing a stable housing situation for twelve months or more. In addition to the direct use of SHIP funding to prevent homelessness through the eviction prevention strategy and to rehouse homeless households through the rental assistance strategy detailed below, the County has a partnership with the City of Gainesville to reduce homelessness. The County also has a representative serving on the CoC Governance Board and staff serving on the CoC housing committee, coordinated entry system committee, and planning committee.

Section II. LHAP Strategies

A.Strategy Name: Purchase Assistance with and without Rehab:

Code 1,2

Summary: Funds may be awarded for Down Payment Assistance that may or may not require rehabilitation. This category of funding will be awarded to First-time Homebuyers to be used as a down payment, closing costs, and eligible repairs for the purchase of an existing home. These funds may also include homes purchased from a community land trust (CLT). A newly constructed home must have received a certificate of occupancy within the last twelve months. SHIP Funds will only be provided to a house meeting the state building standards as described in Chapter 553 of the Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in or after 2010

- b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award:

Very Low	\$36,000.00
Low	\$26,000.00
Moderate	\$18,500.00

Above the award in each category, up to an additional \$1,000.00 will be made available to cover title searches, recording fees, etc. Additionally, up to \$10,000.00 may be made available to affect repairs as needed. Standard assistance is \$10,000.00 less than shown.

- e. Terms:

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.
2. Interest Rate: 0%
3. Years in loan term: 10 years
4. Forgiveness: All loans are forgiven at the end of the loan term.
5. Repayment: None due as long as the loan is in good standing
6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; failure to occupy the home as the primary residence or if all or any part of the Property or any interest in it is sold, transferred, gifted or otherwise conveyed, whether by a voluntary act, involuntarily, by operation of law or otherwise, upon the Mortgagor's breach of any covenant or agreement of the Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Mortgagor shall have made material misrepresentations or material omissions in his/her/their application for a SHIP Loan, the Mortgagee, at the Mortgagee's option, may declare all of the sums secured by this Mortgage to

be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. If any of these occur, the outstanding balance will be due and payable to Alachua County.

A Community Land Trust (CLT) home that is in default: The first right of refusal to acquire the property is offered to the CLT organization. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to Alachua County, giving the County the right, but not the obligation, to foreclose.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a 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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, and income groups as described in section I of this plan. If an applicant has received SHIP assistance in the past 15 years, then the applicant is not eligible for additional assistance (Exception: Disaster Recovery)
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Loans will be awarded in the amount of money required in order to allow the homebuyer to qualify. The maximum may not be awarded in all cases. SHIP Assistance for the purchase of homes requiring repairs. Eligible home repairs include:
 - Repairs needed to meet or exceed the requirements of the Florida Building Code, (Code Violation) ss. 553.70-553.898 F.S., as amended and adopted by Alachua County Ordinance 02-01.
 - Roof repair or replacement.
 - Repair, replacement, or provision of HVAC, electrical, and plumbing.
 - Energy conservation measures such as insulation, weather-stripping, etc.
 - Alterations to the unit's exterior or interior to provide greater accessibility for persons with

disabilities or family members over the age of 62 needing assistance.

- Other repairs as recommended by a certified SHIP inspector and approved by the Alachua County SHIP program. Assistance for the purchase of newly constructed homes.
- SHIP award will be available for a down payment and closing cost assistance for homes meeting the following definitions:
 - If a home is being constructed involving a construction agreement between the eligible home buyer and a licensed builder/general contractor.
 - If a home has obtained a certificate of occupancy in the 12 months preceding the contract for sale and purchase.
 - If a home was built as a model home, has never been occupied, and is less than a year old.
 - If the final appraised value (including land value), is less than or equal to the maximum purchase price.

B. Strategy Name: Owner-Occupied Rehabilitation:

Code 3

a. Summary: Funds may be awarded for the general rehabilitation of owner-occupied homes. Funds will be awarded to repair owner-occupied homes to alleviate code violations, health hazards, and life and safety issues. SHIP Funds assist only those housing meeting the constructed state housing standards as defined in Chapter 553 of the Florida Statutes. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in, or after 2010.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award:

- Very Low \$51,000.00
- Low \$36,000.00
- Moderate \$26,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred loan secured by recorded note and mortgage.

2. Interest Rate: 0%

3. Years in loan term:

- a. 0- \$25,000.00 5 years
- b. \$25,001.00 - \$36,000.00 10 years
- c. \$35,001.00 - \$51,000.00 20 years

4. Forgiveness: Loan to be forgiven at the end of the loan term.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status; or failure to occupy the home as a primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a 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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available

to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. If the applicant has received SHIP assistance in the past 15 years, they are not eligible for additional assistance (Exception: Disaster Recovery). Eligibility criteria include:
 - 1) Owner occupancy.
 - 2) Primary residence.
 - 3) Current on property taxes (not delinquent).
 - 4) Current on the mortgage; No Lis Pendens is currently in effect.
 - 5) Property located in Alachua County, outside the City of Gainesville
 - 6) Compliance with each of these eligibility requirements will be documented in the household file¹
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Mobile homes must be constructed in, or after 2010. Condos and other attached homes are not eligible for Owner Occupied Rehabilitation to correct exterior (common property) problems. No housing will be addressed under this strategy wherein the estimate of repairs exceeds 50% of the assessed value based on the property appraiser's determination.

Summary: Existing homes that are determined to be beyond rehabilitation (50% or more of the structure or Just value as defined by the Alachua County property office.) may be replaced under this strategy. The property must be owner-occupied and homesteaded with a clear title. Liens, taxes, and assessments must be current. The existing structure must be confirmed as substandard and not suitable for habitation by the appropriate county building officials.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$150,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a note and mortgage

2. Interest Rate: 0%

3. Years in loan term: 30 years

4. Forgiveness: The loan will be forgiven in 1/30 per year for the life of the loan. The loan will be forgiven at the end of the 30-year term.

5. Repayment: None is required as long as the loan is in good standing

6. Default: The outstanding balance of the loan must be repaid when any of the following conditions occur:

- Sale
- Occupancy. If the homeowner no longer resides in the home
- Title Transfer. If the title is transferred, an exception is made in the event the homeowner dies during the loan period. Title transfer can be made to an income-eligible heir who is going to make the house their primary residence. The heir must apply for the exception and provide the necessary information to certify household income. If the title is transferred to an eligible heir who is not going to reside in the house or a non-income eligible heir, the outstanding balance on the loan must be repaid.
- Refinance to Access Equity. If a refinance is pursued to obtain a lower fixed-rate mortgage, a reduction in the monthly principal and interest payment, with no cash-out, a written request for the refinance and re- subordination may be submitted for consideration.

f. Recipient/Tenant Selection Criteria:

Applicants are assisted on a first-qualified/first-served basis. Qualified applicants are defined as those that have provided all necessary documentation to determine income and property eligibility.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

- Applicants will be given a choice of several housing plans. A new or retrofit of the existing utilities driveway apron and demolition may be included as part of the construction costs and included in the bidding process.
- Funding Limitation: An applicant assisted under this strategy is ineligible to receive additional funding under the Owner-Occupied Rehabilitation.
- Applicants who have received assistance under this strategy may be eligible for Emergency Repair funds if housing staff and inspection can verify an emergency need that would fall under the Emergency Repair strategy guidelines.
- Residents cannot directly apply for this program. Housing staff will review potential substantial rehabilitation projects to determine if the unit would need to be moved to this strategy.
- In the event that an active-duty military applicant receives orders of a mandatory relocation that requires the sale of a rehabbed home, that applicant will be eligible to request a special exception for the forgiveness of the mortgage. The applicant must provide proof of their mandatory relocation.
- Mobile homes are eligible for replacement of a site-built home.

a. Summary: Funds may be awarded for immediate activities during/after a disaster or emergency. Funds will be awarded to qualified applicants directly affected by a disaster that has been declared by an Executive Order of the President or Governor.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$ \$40,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Grant

2. Interest Rate: N/A

3. Years in loan term: 0 Years

4. Forgiveness: N/A

5. Repayment: N/A

6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis All applicants must meet the income criteria of the SHIP program. Property assisted must be located in Alachua County outside the city limits of Gainesville and be the primary residence of the applicant.

g. Sponsor Selection Criteria: N/A

h. Additional Information:

Assistance will be available for the following:

- Immediate threats to health and life safety (sewage, damaged windows, roofing) in cases where the home is still habitable.
- Imminent residual damage to the home (such as damage caused by a leaking roof) in cases where the home is still habitable.
 - Repairs are necessary to make the home habitable.
 - Repairs to mitigate dangerous situations (exposed wires).
- Purchase of emergency supplies for eligible households to weatherproof damaged homes.
- Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable.
- Construction of wells or repair of existing wells where public water is not available.

- Payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies.
- Security deposit for eligible recipients that have been displaced from their homes due to disaster.
 - Rental and utility assistance for eligible applicants.
 - Mortgage and utility payment assistance for eligible applicants.
- Eviction prevention for eligible applicants up to 6 months of past due rent payments.
- Strategies included in the approved LHAP that benefit applicants directly affected under the Executive Order.
 - Other eligible activities as proposed to and approved by Florida Housing.

B. Strategy Name: Emergency Repair:

Code 6

a. Summary: Funds may be awarded for a very specific list of items such as windows, roofing, etc. that cannot wait for a more comprehensive - major rehab. The Emergency Repair Program is designed to correct, repair, or replace an essential system and/or critical structural problem for homeowners who are either Special Needs, Essential Services Personnel, or Elderly (age 62 or over). The purpose of ERP is to stabilize the homeowner's residence by making essential repairs to make the home more livable. This is not a comprehensive homeowner rehabilitation program. This includes damaged roofing that is leaking, damaged windows causing exposure to the elements, or electrical or plumbing problems that could cause damage (fire) to the home or are an immediate health hazard to the occupants.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$ 25,000.00

e. Terms: 10 Years

1. Repayment loan/deferred loan/grant: Deferred payment loan secured by a note and mortgage.

2. Interest Rate: 0%

3. Years in loan term: 10 Years.

4. Forgiveness: Loan to be forgiven at the end of the term.

5. Repayment: Not required as long as the loan is in good standing.

6. Default: The loan will be determined to be in default if any of the following occurs during the Loan term: sale, transfer, or conveyance of property; conversion to rental property; loss of homestead exemption status, or failure to occupy the home as the primary residence. If any of these occur, the outstanding balance will be due and payable.

In cases where the qualifying homeowner(s) die(s) during the loan term, the loan may be assumed by a SHIP-eligible heir who will occupy the home as a 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.

If the home is foreclosed on by a superior mortgage holder, the county will make an effort to recapture funds through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis with the priorities for Special Needs, Essential Services Personnel, and

person 62 or over.

g. Sponsor/Sub-recipient Selection Criteria: N/A

h. Additional Information: Applicants assisted with emergency repairs, who are on the rehabilitation waiting list will not lose their place, however, the amount of funds expended for the emergency repairs will be counted towards the maximum award if the applicant receives subsequent assistance through the rehabilitation strategy. Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by the homeowner's policy. Emergency funding is a last resort funding source, payment from insurance and other source would be used first.

Funds may also be awarded to pay insurance deductibles for any emergency repairs covered by Homeowner's Insurance. SHIP Funds assist only those housing meeting the state housing standards. SHIP funds may also be used to assist mobile homes or manufactured housing constructed in or after 2010.

C. Strategy Name: Foreclosure Prevention:

Code 7

a. Summary: Funds will be awarded to homeowners that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months, and cannot be under an active foreclosure action. This is a one-time eligibility per applicant.

b. Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

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

d. Maximum award: \$9,000.00

e. Terms:

1. Repayment loan/deferred loan/grant: Grant

2. Interest Rate: 0%

3. Years in loan term: 0 Years

4. Forgiveness: Immediately

5. Repayment: N/A

6. Default: N/A

f. Recipient/Tenant Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis.

g. Sponsor Selection Criteria: N/A

h. Additional Information: Applicant must provide proof of pending foreclosure action or notice.

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)¹ for affordable housing projects are expedited to a greater degree than other projects. Sec. 402.03.5. - Building permit review for affordable housing units.

Applicability. This section applies to all housing units funded by any of the following programs: (1) Community development block grant. (2) State Housing Initiatives Partnership Program (SHIP). (3) Impact fee assistance program. (4) Other (i.e., housing tax credit program). (b) Processing of building permits. Building permits for projects meeting the affordable housing guidelines above shall be available (processed) within six business days from the day the application is found sufficient and complete. No default permit is issued on account of this deadline. (c) Application information. In addition to the required information necessary to obtain a building permit, all affordable housing units seeking expedited permit review shall submit an Alachua County Expedited Review Process for Affordable Housing Units form.

(Ord. No. 09-05, § 2(Ext. A), 9-8-09)

B. Ongoing Review Process. An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing before their adoption. The Alachua County Housing Committee meets as needed to discuss any changes to the rule or regulations that may affect or adversely impact affordable housing.

Other Incentive Strategies Adopted:

Modification of Impact Fees for Affordable Housing

The County previously provided General Revenue Funding to offset the cost of impact fees for affordable housing units. For reasons of budgetary considerations and lack of effectiveness as a means of achieving affordable housing, *The housing element must express principles, guidelines, standards, and strategies that reflect, as needed, the creation and preservation of affordable housing for all current and anticipated future residents of the jurisdiction, elimination of substandard housing conditions, adequate sites, and distribution of housing for a range of incomes and types, including mobile and manufactured homes. The element must provide for specific programs and*

actions to partner with private and nonprofit sectors to address housing needs in the jurisdiction, streamline the permitting process, minimize costs and delays for affordable housing, establish standards to address the quality of housing, stabilization of neighborhoods, and identification and improvement of historically significant housing. County recently decided not to pursue this strategy.

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

The Unified Land Development Code, Sec. 407.121(b), provides that a preliminary certificate of level of service compliance (CLSC) may be issued for affordable housing developments for periods established by the phasing schedule of the project's approved preliminary development plan. Reservation of public school capacity associated with this provision can be made through a development agreement between the developer, county, and the school board under the Interlocal Agreement for Public School Facility Planning.

Allowance for Accessory Dwelling Units in Residential units in residential zoning districts

The Unified Land Development Code, Sec. 404.24, provides that in the A, RE, RE-1, R-1aa, R-1a, R-1b, and R-1c districts, located within the rural/agriculture, estate residential, low-density, or medium density residential land use designations, a single accessory dwelling unit is allowed as an accessory use to a principal structure, without being included in gross residential density calculations. All accessory dwelling units must comply with standards such as owner-occupancy, size, access, etc., as identified in Sec. 404.24.

Reduction in parking and setback requirements for affordable housing. The Unified Land Development Code, Sec. 407.17, allows a reduction in the number of required parking spaces for a mixed-use project or for uses that are located adjacent to one another and have different peak parking demands and operating hours. Sec. 407.18 provides for reductions in the required number of off-street parking spaces through documentation of reduced parking demand. Reduction in setback requirements for zero lot line housing is noted below under "allowance of flexible lot configurations, including zero lot line configurations, for affordable housing."

The allowance of flexible lot configurations, including zero lot line configurations, for affordable housing. The Unified Land Development Code, Chapter 403. Article III, implements density-based zoning districts that allow for flexible lot sizes and better utilization of densities allowed within land uses. Chapter 404. Article II includes provisions to allow mixed unit types by right

(single-family detached units and single-family attached units) in residential zoning districts, allowing for more density and a greater range of unit prices. This in turn creates opportunities to include affordable housing units in market-rate developments. Sec. 403.07 and Sec. 407.67 allow for zero lot line units in single-family districts Traditional Neighborhood Developments and Transit Oriented Developments. Minimum side setbacks do not apply to zero lot line developments provided the building spacing requirements of the Florida Building Code are met. Future Land Use Element Objective 1.8 in the Comprehensive Plan and ULDC Chapter 407. Article XVI provides for Cottage Neighborhoods intended in part to promote diverse and high-quality infill development within the Urban Cluster and a variety of housing types and sizes in the community that meet the needs of households with a diversity of incomes. Cottage neighborhoods may be on lots as small as one acre, with a minimum of four homes and a maximum of 15 homes allowed around any common green, and may be incorporated within larger residential subdivisions. These neighborhoods provide for more efficient use of land through density bonuses of two times the maximum units per acre of the zoning district designation. Homes in Cottage Neighborhoods may be located on individually platted lots or on a common ownership lot and maybe within a single unit, duplex, or triplex buildings.

Setbacks are applied from the overall property boundaries rather than from individual lots.

Modification of street requirements for affordable housing. The County has a range of street standards, depending on street volume, which is intended to minimize street width requirements. Sec. 407.141, ULDC, includes provision for flexibility in street design and less right-of-way required for developments that provide innovative plans. Cottage neighborhoods are provided for in Chapter 407. Article XVI, allow the option of common parking lots rather than private roads, drives, or alleys accessing individual homes, potentially reducing development and housing costs.

Development of an inventory list of locally owned public lands appropriate for use as affordable housing. Florida Statutes, Sec. 125.379, requires each county to prepare an inventory list every 3 years of all county-owned lands within its jurisdiction that are appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. Housing Element Policy 1.1.8 in the Comprehensive Plan states that Alachua County will review surplus land in its possession for suitability for sale or donation to organizations that propose to develop affordable housing projects. An updated inventory list will be prepared and submitted in 2019. Support for development and growth near transportation hubs, major employers, and

mixed-use centers. The Alachua County Comprehensive Plan provides for mixed-use, pedestrian- and bicycle-friendly communities in higher densities and intensities that are transit supportive and reduce the need to rely on a motor vehicle for mobility. These are provided for in Activity Centers designated by the Comprehensive Plan, and in Transit Oriented Developments (TODs) and Traditional Neighborhood Developments (TNDs) in areas designated for urban residential development. To increase the variety of housing opportunities within walking distance of existing or future commercial and employment areas, residential uses in Activity Centers are allowable as part of mixed-use development in non-residential Future Land Use designations. A range of housing options is allowed in these developments, to provide opportunities for residents of various income levels to reside within the same community.

Increased Number of Attached Units. The Unified Land Development Code, Chapter 404. Article II includes provisions to allow single-family attached units by right in residential zoning districts without restricting the number of units in a row that may be attached. Homes in Cottage Neighborhoods may be within single-unit, duplex, or triplex buildings.

Development Review Application Fee. The County Manager may waive development review application fees and charges to not-for-profit corporations that submit affordable housing projects. This policy is annually approved through the Alachua County fee schedule by the Board of County Commissioners.

Fee Reduction. Alachua County also offers a 50% reduction in building permit fees for properties with a homestead exemption (owner-occupied) and a Total Just (market) Value of less than \$50,000 as determined by Alachua County.

Alachua County	
Fiscal Year: 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 1,624,008.00
Salaries and Benefits	\$ 146,000.00
Office Supplies and Equipment	\$ 10,500.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 2,500.00
Other*	\$
Total	\$ 162,000.00
Admin %	9.98%
	OK
Fiscal Year 2024-2025	
Estimated SHIP Funds for Fiscal Year:	\$ 1,700,000.00
Salaries and Benefits	\$ 154,000.00
Office Supplies and Equipment	\$ 10,500.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 2,500.00
Other*	\$
Total	\$ 170,000.00
Admin %	10.00%
	OK
Fiscal Year 2025-2026	
Estimated SHIP Funds for Fiscal Year:	\$ 1,700,000.00
Salaries and Benefits	\$ 154,000.00
Office Supplies and Equipment	\$ 10,500.00
Travel Per diem Workshops, etc.	\$ 3,000.00
Advertising	\$ 2,500.00
Other*	\$
Total	\$ 170,000.00
Admin %	10.00%
	OK
* All "other" items need to be detailed here and are subject to review and approval by the SHIP review committee. Project Delivery Costs that are outside of administrative costs are not to be included here, but must be detailed in the LHAP main document.	
Details:	

Exhibit B – 2023

Timeline for SHIP Expenditures

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

(local government)

Fiscal Year	Encumbered	Expended	Interim Report	Closeout Report
2023-2024	6/30/2025	6/30/2026	9/15/2025	9/15/2026
2024-2025	6/30/2026	6/30/2027	9/15/2026	9/15/2027
2025-2026	6/30/2027	6/30/2028	9/15/2027	9/15/2028

If funds allocated for these fiscal years are not anticipated to meet expenditure deadlines, Florida Housing Finance Corporation will be notified according to the following chart:

Fiscal Year	Funds Not Expended	Closeout AR Not Submitted
2023-2024	3/30/2026	6/15/2026
2024-2025	3/30/2027	6/15/2027
2025-2026	3/30/2028	6/15/2028

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 cameka.gardner@floridahousing.org and include:

1. A statement that “(city/county) requests an extension to the expenditure deadline for the 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

cameka.gardner@floridahousing.org when you are ready to “submit” the AR.

Other Key Deadlines:

AHAC reports are now due annually by December 31. Local governments receiving the minimum (or less) allocation may choose not to report.

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2023-2024												
Name of Local Government:		Alachua										
Estimated Funds (Anticipated allocation only):			\$ 1,624,008									
Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	10	\$36,000	10	\$26,000	0	\$18,500	\$620,000.00	\$0.00	\$620,000.00	20
2	Purchase Assistance without Rehab	No	2	\$36,000	4	\$25,000	2	\$18,500	\$0.00	\$209,000.00	\$209,000.00	8
3	Owner Occupied Rehabilitation	Yes	5	\$51,000	6	\$36,000		\$26,000	\$471,000.00	\$0.00	\$471,000.00	11
4	Demolition/Reconstruction	Yes	1	\$150,000		\$150,000		\$150,000	\$150,000.00	\$0.00	\$150,000.00	1
5	Disaster Assistance	Yes		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$9,000		\$9,000		\$9,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		18		20		2		\$1,241,000.00	\$209,000.00	\$1,450,000.00	40
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						
			OK		OK							
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 162,401	10%			OK				
Home Ownership Counseling				\$ -								
Total All Funds				\$ 1,612,401	OK							
Set-Asides												
Percentage Construction/Rehab (75% requirement)				76.4%		OK						
Homeownership % (65% requirement)				89.3%		OK						
Rental Restriction (25%)				0.0%		OK						
Very-Low Income (30% requirement)				\$ 837,000	51.5%	OK						
Low Income (30% requirement)				\$ 576,000	35.5%	OK						
Moderate Income				\$ 37,000	2.3%							

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2024-2025

Name of Local Government: Alachua

Estimated Funds (Anticipated allocation only): \$ 1,700,000

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	11	\$36,000	10	\$26,000		\$18,500	\$656,000.00	\$0.00	\$656,000.00	21
2	Purchase Assistance without Rehab	No	2	\$36,000	4	\$26,000	2	\$18,500	\$0.00	\$213,000.00	\$213,000.00	8
3	Owner Occupied Rehabilitation	Yes	5	\$51,000	6	\$36,000		\$26,000	\$471,000.00	\$0.00	\$471,000.00	11
4	Demolition/Reconstruction	Yes	1	\$150,000		\$150,000		\$150,000	\$150,000.00	\$0.00	\$150,000.00	1
5	Disaster Assistance	Yes		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No		\$90,000		\$9,000		\$9,000	\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		19		20		2		\$1,277,000.00	\$213,000.00	\$1,490,000.00	41
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0

Administration Fees	\$ 170,000	10%	OK
Home Ownership Counseling	\$ -		
Total All Funds	\$ 1,660,000	OK	

Set-Asides

Percentage Construction/Rehab (75% requirement)	75.1%	OK
Homeownership % (65% requirement)	87.6%	OK
Rental Restriction (25%)	0.0%	OK
Very-Low Income (30% requirement)	\$ 873,000 51.4%	OK
Low Income (30% requirement)	\$ 580,000 34.1%	OK
Moderate Income	\$ 37,000 2.2%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2025-2026

Name of Local Government: Alachua

Estimated Funds (Anticipated allocation only): \$ 1,800,000

Code	Strategies	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
	Homeownership											
1	Purchase Assistance with Rehab	Yes	10	\$36,000	10	\$26,000	1	\$18,500	\$638,500.00	\$0.00	\$638,500.00	21
2	Purchase Assistance without Rehab	No	2	\$36,000	2	\$26,000	2	\$18,500	\$0.00	\$161,000.00	\$161,000.00	6
3	Owner Occupied Rehabilitation	Yes	7	\$51,000	6	\$36,000		\$26,000	\$573,000.00	\$0.00	\$573,000.00	13
4	Demolition/Reconstruction	Yes	1	\$150,000		\$150,000		\$150,000	\$150,000.00	\$0.00	\$150,000.00	1
5	Disaster Assistance	Yes		\$40,000		\$40,000		\$40,000	\$0.00	\$0.00	\$0.00	0
6	Emergency Repair	Yes		\$25,000		\$25,000		\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No							\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		20		18		3		\$1,361,500.00	\$161,000.00	\$1,522,500.00	41
Purchase Price Limits:			New	\$ 250,000	Existing	\$ 250,000						

OK OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	Construction	Without Construction	Total	Units
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Rental		0		0		0		\$0.00	\$0.00	\$0.00	0
Administration Fees				\$ 180,000		10%		OK				
Home Ownership Counseling				\$ -								
Total All Funds				\$ 1,702,500				OK				

Set-Asides

Percentage Construction/Rehab (75% requirement)		75.6%	OK
Homeownership % (65% requirement)		84.6%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 939,000	52.2%	OK
Low Income (30% requirement)	\$ 528,000	29.3%	OK
Moderate Income	\$ 55,500	3.1%	

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:

Alachua County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner that will ensure that there will be no discrimination on the basis of race, color, national origin, sex, handicap, familial status, or religion.
- (3) A process to determine eligibility and for the selection of recipients for funds has been developed.
- (4) Recipients of funds will be required to contractually commit to program guidelines and loan terms.
- (5) Florida Housing will be notified promptly if the local government /interlocal entity will be unable to comply with any provision of the local housing assistance plan (LHAP).
- (6) The LHAP provides a plan for the encumbrance of funds within twelve months of the end of the State fiscal year in which they are received and a plan for the expenditure of SHIP funds including allocation, program income and recaptured funds within 24 months following the end of the State fiscal year in which they are received.
- (7) The LHAP conforms to the Local Government Comprehensive Plan, or an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to ensure conformance with the LHAP.
- (8) Amendments to the approved LHAP shall be provided to Florida Housing for review and/or approval within 21 days after adoption.

- (10) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (11) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements (CAFR). An electronic copy of the CAFR or a hyperlink shall be provided to Florida Housing by June 30 of the applicable year.
- (12) Evidence of compliance with the Florida Single Audit Act, as referenced in Section 215.97, F.S. shall be provided to Florida Housing by June 30 of the applicable year.
- (13) SHIP funds will not be pledged for debt service on bonds.
- (14) Developers receiving assistance from both SHIP and the Low-Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements, similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (15) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to serve eligible persons.
- (16) Rental Units constructed or rehabilitated with SHIP funds shall be monitored for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e). To the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility.
- (17) The LHAP meets the requirements of Section 420.907-9079 FS, and Rule Chapter 67-37 FAC.
- (18) The provisions of Chapter 83-220, Laws of Florida have not been implemented (except for Miami-Dade County).

IN WITNESS WHEREOF, the Parties have hereto set their hands and seals on the day and year first above written.

ALACHUA COUNTY, FLORIDA

By: DocuSigned by:
Anna Prizzia
7DC0EB2488B1428...

Anna Prizzia, Chair

Board of County Commissioners

Date: 5/25/2023

APPROVED AS TO FORM

DocuSigned by:
Diana Johnson
9F797AC46776481

Alachua County Attorney's Office

ATTEST:

DocuSigned by:
Scott Dupree
99FF88C99CA1456...

J. K. "Jess" Irby, Esq., Clerk

(SEAL)

Exhibit E

Additional Instructions and Information for Down Payment Assistance for Community Land Trust (CLT) Purchases.

To qualify, homes must be purchased from a County-approved community land trust (CLT). The CLT will execute a 99-year ground lease with the homebuyer. A memorandum of that ground lease is recorded in the public records immediately following the deed. The terms of the ground lease restrict the resale of the property to an income-eligible household and provide a right of repurchase to the CLT in the event of default. The CLT must approve the subsequent homebuyer. In the event of a default, the CLT must notify the County whether it intends to exercise its right of repurchase. In the event the CLT is not willing or able to exercise its right of repurchase, it shall transfer its right of repurchase to the County, giving County the right, but not the obligation to purchase the property.

The assistance shall be treated as a development cost pay-down to further reduce the sales price to the homebuyer. The assistance amount shall be excluded from the Base Price and Formula Price as defined in the ground lease. The balance of the assistance must be included in the Purchase Option Price as defined in the ground lease to repay the funds to the County in the event of default. If the maximum subsidy was not provided to the first homebuyer, the County may provide additional assistance to the subsequent buyer to ensure that the property remains affordable, up to the amount of the maximum subsidy allowable at the time of subsequent purchase minus the original subsidy amount provided to the first homebuyer. Any additional SHIP investment will extend the original loan term. At the end of the loan term, the loan will be forgiven, and the lien released. However, the CLT ground lease will remain in effect and the requirements for residency, resale price, and subsequent buyer's income eligibility will continue. The CLT may request satisfaction of a loan and release of the lien during the term of the loan on behalf of a homeowner or seller, and under certain defined circumstances, with approval granted by the County on a case-by-case basis.

When selling a CLT home, the seller must notify the CLT. The CLT will then enter into a purchase and sale agreement with the seller that will get assigned to the subsequent homebuyer. The Purchase Option Price for the CLT will be calculated as follows:

Purchase Option Price = Formula Price + Payoff Amount of Deferred Payment Loans

The Formula Price is calculated using a Base Price calculated by subtracting the amount of down

payment assistance from the purchase price.

For example:	\$160,000
Purchase Price:	\$15,000
MINUS Assistance provided (maximum):	
EQUALS	
Base Price (sales price) for the first buyer:	\$145,000

Base price is the amount the buyer would need to finance (plus transaction costs) and is used to calculate the formula Price in the ground lease.

Suppose the Formula (re-sale) Price in the ground lease is calculated by a 1% annual increase to the Base Price, compounded. Suppose the home is sold after 5 years. To calculate the Purchase Option Price (the price that will go in the purchase and sale agreement between the CLT and the seller), first, calculate the Formula Price:

Formula Price = Base Price x Compound Rate Calculated as follows:

$$\text{Year 1} = \$145,000.00 \times 1.01 = \$146,450.00$$

$$\text{Year 2} = \$146,450.00 \times 1.01 = \$147,914.50$$

$$\text{Year 3} = \$147,914.50 \times 1.01 = \$149,393.64$$

$$\text{Year 4} = \$149,393.64 \times 1.01 = \$150,887.57$$

$$\text{Year 5} = \$150,887.57 \times 1.01 = \$152,396.44$$

$$\text{Formula Price} = \$152,396.44$$

$$\text{Purchase Option Price} = \$152,396.44 + \$15,000 = \$167,396.44$$

The price to the subsequent buyer equals the Purchase Option price minus the assumed down payment assistance:

Purchase Option Price:	\$167,396.44
DPA assumed:	\$15,000
The sales price for the subsequent buyer:	\$152,396.44 (New Base

Price for Formula Price) The new price should be affordable to the subsequent buyer without

additional subsidy. At the end of the loan term, the value of the Purchase Option Price will be equal to the Formula Price.

Exhibit H

Loan Requirements and Construction Prohibitions

First Mortgage Loan Requirements

- (1) Adjustable rate mortgages are not permitted.
- (2) Third-party mortgages/private funding are not permitted.
- (3) All mortgages must be made through an institutional first mortgage lender to include 501c 3 and must be SHIP certified.
- (4) Pre-payment penalties are not permitted.
- (5) Balloon mortgages are not permitted.
- (6) Not to exceed thirty-six percent (36%) upfront mortgage or forty percent (42%) total debt. The County will allow for a short-term increase in the percentages, not exceeding ten months.
- (7) The first mortgage interest rate will not exceed the current 60-day Fannie Mae par pricing plus one percent (1%).
- (8) First mortgage loans may be financed up to a maximum of thirty (30) years or USDA at 33 years.
- (9) No cash back at closing

Construction Prohibitions

The purpose of the SHIP funds is to provide safe, decent, sanitary Housing and homeownership opportunities. The following rules will apply:

1. No garden or Jacuzzi tubs are allowed in new construction or rehab, only standard tubs are to be used in these projects. Exceptions – handicapped equipped.
2. Barreled tile roofs, or slate, are not permitted.
3. No lead-based paint may be used.
4. Lake Front housing, new or existing, is not permitted.
5. New or existing homes may not have amenities such as tennis courts, and pools, new or existing, exceptions are above-ground pools. a. The tennis court and pool prohibition do not extend to condominiums.
6. Property on more than 1 acre lots will not be eligible for funding.

7. No more than a two-car garage is permitted. On rehab properties, only space that can be occupied will be rehabilitated except to correct a health hazard.
8. Multi-family units, defined as apartments, duplexes, or triplexes are not eligible for home ownership.
9. Exterior doors must be solid core steel or wood. Interior doors are to be hollow core.
(new construction)
10. No metal bars are allowed on windows or doors.

ALACHUA COUNTY
BOARD OF COUNTY COMMISSIONERS

RESOLUTION NO. 2023-30

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA; APPROVING THE LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR FY 2023-2026, AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP ACT (SHIP) AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIR TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED; AUTHORIZING THE SUBMISSION OF THE LHAP TO 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. 420.907-420.9079, Florida Statutes and Rule Chapter 67-37, Florida Administrative Code, requires local governments to develop a one-year 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, the Alachua County Community Support Services Department has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

WHEREAS, the prepared Local Housing Assistance Plan has been reviewed by the Alachua County Affordable Housing Advisory Committee; and

WHEREAS, the Board of County Commissioners finds that it is in the best interest of the public to submit the Local Housing Assistance Plan, a copy of which is attached hereto, for approval so as to qualify for said documentary stamp tax funds.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ALACHUA COUNTY, FLORIDA, AS FOLLOWS:

1. The Board of County Commissioners of Alachua County, Florida hereby approves the Local Housing Assistance Plan, a copy of which is attached hereto, for submission

to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2023-2024, 2024-2025, 2025-2026.

2. The Chair of the Board of County Commissioners 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 is further authorized to do all things necessary and proper to carry out the term and conditions of said plan.
3. This resolution shall become effect immediately upon its approval by the Board of County Commissioners of Alachua County, Florida.

DULY ADOPTED in regular session on this 9th day of May, 2023.

**BOARD OF COUNTY COMMISSIONERS OF
ALACHUA COUNTY, FLORIDA**

ATTEST:

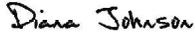
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 J.K. "Jess" Irby, Esq.
 Clerk of Court

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 BY: _____
 Anna Prizzia, Chair
 Board of County Commissioners

APPROVED AS TO FORM

DocuSigned by:

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 County Attorney