

***GULF COUNTY***

**SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

**04/21/2021**

**2021-2022, 2022-2023, 2023-2024**

Gulf County Board of County Commissioners. 1000 Cecil G. Costin, Sr. Blvd, Rm

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**I. Program Details:**

**A. Name of the participating local government:** Gulf County

**Is there an Interlocal Agreement:** Yes \_\_\_\_\_ No X\_\_\_\_\_

**B. Purpose of the program:**

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

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

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

**E. Local Housing Partnership:** The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, 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 local match to obtain federal housing grants or programs.

**G. Public Input:** Public input is solicited through face-to-face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input is 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. This provision does not apply to Disaster Mitigation Recovery Strategy. Those applications will be approved based on the established priorities (1.I) on a first-come, first-served basis. Any remaining funds will be based on demonstrated need on a first-come, first-served basis, pending availability of funds.

**I. Waiting List/Priorities:** Veterans, and the elderly will have priority. 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 by time submitted, and application completeness order. All applications not listed as an established priority will be listed after the priorities based on demonstrated need, on the time submitted and application completeness order.

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

**The methodology used is:**

- U.S. Treasury Department
- 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](http://www.floridahousing.org).

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 35 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 35% of its income for housing, and housing for which a household devotes more than 35% 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 35% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

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



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

- P. Administrative Budget:** A line-item budget of proposed Administrative Expenditures is attached as Exhibit A. GULF COUNTY finds that the moneys deposited in the local housing assistance trust fund shall be used 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	Program Administration	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-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** N/A



- T. Essential Service Personnel Definition: Gulf County essential personnel include the following occupations: Teachers, Educational Staff, Child Care Workers, Law Enforcement, EMS, Medical Personnel, First Responders and Skilled Building Trades.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes: All rehabilitation will be completed per current applicable Florida Building Code regulations and encouraged Green Building and Energy saving measures and products will be used as funding and time allows. May include Insulation to code, HVAC to code, Insulated windows, and Insulated doors. A list of green building and energy efficient products for these items will be maintained and evaluated for each job and will be used if time and funding allow to meet necessary goals and timelines.
- V. Describe efforts to meet the 20% Special Needs set-aside: Gulf County evaluates all eligible applicants with special needs and will prioritize these applicants accordingly in all strategies. Gulf County works with the local associations in identifying and qualifying special needs applicants.
- W. Describe efforts to reduce homelessness: Gulf County SHIP Staff works with the community and local law enforcement to identify homeless individuals. Veterans and the Elderly are given the highest priority.

**Section II. LHAP Strategies:**

<b>A.</b>	<b>Housing Rehabilitation</b>	<b>3, 6</b>
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1. **Summary of Strategy:** The purpose of this strategy is to provide Housing Rehabilitation/Emergency Repair loans to eligible households who own and reside in dwellings, which do not meet the HQS standard of decent and sanitary housing. This strategy has as its objective the upgrading of existing housing stock with repairs that address health and safety concerns, code violations and improve the property.
2. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
3. **Income Categories to be served:** Extremely Low, Very-Low, and Low
4. **Maximum award:** \$40,000.00
5. **Terms:**
  - a. **Loan Type:** Deferred loan secured by a recorded note and mortgage
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 10
  - d. **Forgiveness:** 10 % proportionately per annum
  - e. **Repayment:** None required as long as loan is in good standing
  - f. **Default:**
    - 1) 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 a rental property;



loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.

- 2) 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.
  - 3) 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.
6. **Recipient Selection Criteria: Income Categories to be served:** Applicants will be chosen on a first-qualified, first-served basis a At least 30 days after the advertisement of the Housing Assistance Program, applications from eligible households will be accepted. Each eligible household will be required to provide to the SHIP office proof the home is owner-occupied, (such as paid utility bills, mail with owner at address, or driver's license), and that the homeowner is current with property taxes and/or assessments, with no judgments, liens or third mortgages against the property, and any first or second mortgages are current. Once assisted and provided funds, recipient(s) is no longer eligible for further assistance from SHIP or HHRP programs.
7. **Sponsor/Developer Selection Criteria:** N/A
8. **Additional Information:**
- a. The home must be inspected before, during and after rehabilitation by County staff from the permit office and/or SHIP office.
  - b. Mobile and Manufactured housing constructed before the end of June 1994 is not eligible
  - c. Funds will not be utilized for cases where the maximum amount under this strategy will not bring the home to the Housing Quality Standard (HQS). These cases will be considered for another local, state or federal program administered by the county for assistance if applicable.
  - d. Green building principles are addressed in the home repair. This includes the installation of attic insulation, caulking and weather-stripping as energy efficient measures that increase the affordability of the monthly utility bill.
  - e. As noted in Section 420.9075(1)(a) of the Florida Statutes, Gulf County's SHIP program provides assistance to those with Special Needs as defined by 420.0004 (13). Whenever a household receiving repair assistance has one or more family members with Special Needs, SHIP funds can be used for the installation of accessibility modifications.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. In addition, subordination will be granted for refinancing that lowers the first mortgage interest rate if the closing costs and/or fees can be recovered within 4 years as determined by the institution that approves the refinance. This will be followed by the building official, who



will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property. Refinancing cannot result in ‘cash out’ to the homeowner.

<b>B. Volunteer Based Rehabilitation</b>	3
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1. **Summary of Strategy:** The purpose of this strategy is to provide a loan for the purchase of building materials, supplies and related support items to be utilized through volunteer based initiatives in order to complete improvements to owner occupied homes to address limited scope health and safety deficiencies with the home, primarily in one or more of the following areas: roofing repair/replacement, minor interior/exterior repairs, painting/siding, accessibility, window/door replacement, insulation/energy efficiency improvements, etc. Expenditures of SHIP funds will be limited to materials, supplies, while labor and installation expertise will be provided by volunteer based initiative. Repairs will target health and safety concerns with priority for hurricane repair/recovery needs.
2. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
3. **Income Categories to be served:** Extremely-Low, Very-Low, and Low.
4. **Maximum award:** \$10,000.00
5. **Terms:** Funds will be awarded to the homeowner and paid to the Contractor based on the annual agreement with the Sponsor to provide services.
  - a. **Loan Type:** Deferred loan, secured by a recorded note and mortgage:
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 4
  - d. **Forgiveness:** 25% per annum.
  - e. **Repayment:** None required as long as loan is in good standing
  - f. **Default:** The loan shall provide for pro-rated repayment, which shall be due upon sale, assignment, or any transfer of title of the property within the 4-year term.
    - 1) 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 a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
    - 2) 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.
    - 3) 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.
6. **Recipient Selection Criteria:** Will be based on a first-qualified, first-served basis. Once





assisted and provided funds, the recipient(s) is no longer eligible for further assistance from SHIP or HHRP programs.

7. **Sponsor/Developer Selection Criteria:** Sponsor selection will be based upon responses to an advertised request for proposal, which will provide for an open application cycle, unless there is a new contract negotiated annually with an existing sponsor. A \$600.00 service delivery fee will be paid to Sponsor/Developer. Selection criteria will include:
- a. past experience of agency in managing volunteer-based home repair initiatives;
  - b. commitment of non-SHIP funds or volunteer (in-kind) services as leverage for SHIP dollars;
  - c. unit production goals for housing repair in relation to SHIP funds requested;
  - d. documentation of the agency's employment or planned employment of personnel from the Welfare Transition Program shall result in a priority for award of SHIP funds assuming the agency demonstrates capacity to implement the subject activity.
- Proposals meeting the RFP requirements will be evaluated by Gulf County SHIP Director and the OMB Director to determine the agency(ies) or organization(s) that will be recommended to implement this strategy. Final selection and contract approval will be provided by the County Commission. Assistance to homeowners will be based on the established priorities (1.I) on a first-come, first-served basis. Any remaining funds will be based on demonstrated need on a first-come, first-served basis, pending availability of funds, following advertisement of the available SHIP resources.
8. **Additional Information:**
- a. The home must be inspected before, during and after rehabilitation.
  - b. Mobile and manufactured homes without the Department of Economic Opportunity insignia will not be eligible. (after June 1994 )
  - c. As noted in Section 420.9075(1)(a) of the Florida Statutes, Gulf County's SHIP program provides assistance to those with special housing needs. Whenever a household receiving repair assistance has one or more family members with Special Needs SHIP funds can be used for the installation of access ramps, bathroom grab bars and other accessibility modifications.

The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property. Recipient of SHIP award will be required to contractually commit to program guidelines. The recipients will execute a promissory note and mortgage encumbering the real property will promptly be recorded in the public records of the clerk of court.

<b>C. Purchase Assistance</b>	<b>1, 2</b>
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**1. Summary of Strategy:** The purpose of this strategy is to provide funding to assist eligible households with the down payment, closing cost and principal buy-down for the purchase of a home. Funds may be used for assistance toward the purchase and rehabilitation of an existing pre-owned structure or newly constructed non-pre-owned structure.

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

**3. Income categories served:** Extremely-Low, Very-Low, Low, Moderate.

**4. Maximum award:** \$30,000.00

**5. Terms:**

**a. Loan Type:** Deferred loan, secured by a recorded note and mortgage.

**b. Interest Rate:** 0 %

**c. Years in loan term:** 10

**d. Forgiveness:** 10 % proportionately per annum.

**e. Repayment:** None required as long as loan is in good standing

**f. Default:** The loan shall provide for pro-rated repayment, which shall be due upon sale, assignment or any transfer of title of the property within the ten-year term. 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 a rental property; loss of homestead exemption status; or failure to occupy the home as 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.

**6. Recipient Selection Criteria:**

Those applications will be approved on a first-qualified, first-served basis. A

Once assisted and provided funds, anyone associated with the application, is No longer eligible for further assistance from SHIP or HHRP programs.

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

**8. Additional Information:**

**a.** The County Commission will agree to subordinate its SHIP mortgage to the refinanced mortgage in the event that the lender certifies the funds applied for were for the sole purpose of improvement of that home and upon the issuance of a building permit for the improvement of the home. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property.

<b>D. Foreclosure Prevention Assistance</b>	<b>7</b>
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1. **Summary of Strategy:** The purpose of this strategy is to provide SHIP funds to eligible homeowners to assist in bringing their mortgage payments current prior to the start of the foreclosure process, which is signaled by the receipt of a Lis pendens. Property must be owner occupied, and homeowner must meet SHIP qualification and guidelines. Eligible expenses include delinquent mortgage payment (principal, interest, taxes and insurance, attorney’s fees, late fees and other customary fees). Funds will be disbursed only to the lender.
2. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
3. **Income Categories to be served:** Extremely-Low, Very-Low, Low, Moderate
4. **Maximum award:** \$2,000
5. **Terms:**
  - a. **Award Type:** The funds will be awarded as a grant
  - b. **Interest Rate:** N/A
  - c. **Years in loan term:** N/A
  - d. **Forgiveness:** N/A
  - e. **Repayment:** N/A
  - f. **Default:** N/A
6. **Recipient Selection Criteria:** Applications will be approved based on a first-qualified, first-served basis.  
Once assisted and provided funds, anyone associated with the application, is No longer eligible for further assistance from SHIP or HHRP programs.
7. **Sponsor/Developer Selection Criteria:** N/A
8. **Additional Information:** Applicant must show that the nonpayment of the mortgage is due to the following eligible reasons: reduction of work hours, temporary loss of employment, sudden medical expenses, divorce or separation, death in family, unforeseen emergency repair bills or predatory lending. Letter from employer indicating reduced hours or loss of employment, actual medical expenses, copy of divorce agreement or civil case in process, death certificate, emergency repair bill, or proof of lending agreement and explanation of why it’s predatory are required prior to award.

<b>E. Disaster Mitigation and Recovery</b>	<b>5</b>
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1. **Summary of Strategy:** The purpose of this strategy is to assist owner-occupied applicants in the aftermath of a disaster declared by Executive Order by the United States President or State of Florida Governor.

SHIP disaster funds may be used for items such as, but not limited to:

- a. purchase of emergency supplies for eligible households to weatherproof damaged homes;
- b. interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;



- c. construction of wells or repair of existing wells where public water is not available;
  - d. payment of insurance deductibles for rehabilitation of homes covered under homeowners' insurance policies;
  - e. strategies included in the approved LHAP that benefit applicants directly affected by the declared disaster.
  - f. other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
2. **Fiscal Years Covered:** 2021-2022, 2022-2023, 2023-2024
3. **Income Categories to be served:** Extremely-Low, Very-Low and Low Income
4. **Maximum award:** \$20,000/repair (for extremely low or very low), \$25,000/repair (for low income) or \$45,000/replacement with Manufactured Home (for extremely low and very low income only)
5. **Terms:**
- a. **Repayment loan/deferred loan/grant:** Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note (for low income), and grant (\$15,000 and below) for extremely low and very-low income only).
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 10 years for Low Income repair or; **Grant term:** 5 years for replacement of a manufactured home for Extremely Low and Very Low Income.
  - d. **Forgiveness:** 10 % Proportionately per annum.
  - e. **Repayment:** Not required as long as the loan is in good standing.
  - f. **Default:** The loan shall provide for pro-rated repayment, which shall be due upon sale, assignment or any transfer of title of the property within the ten-year term.
    - 1) The loan/grant 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 a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable.
    - 2) In cases where the qualifying homeowner(s) die(s) during the loan term, the loan/grant 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.
    - 3) 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.
6. **Recipient Selection Criteria:**  
Those applications will be approved based on a first-qualified, first-served basis. Once assisted and provided funds, anyone associated with the application, is No longer eligible for further assistance from SHIP or HHRP programs.

Applicants who have no mortgage debt must apply for a first mortgage to cover the portion of



the reconstruction costs not covered by the SHIP loan. Recognizing that the first mortgage will likely not cover all demolition and replacement costs, SHIP will pay for the remaining portion. Applicants who provide proof that they do not qualify for a first mortgage will receive a first mortgage to cover the cost of reconstruction up to the maximum award. Applicants who have an existing first mortgage must get written approval from the first mortgage lender authorizing the demolition and reconstruction of the home.

Applications will be numbered on receipt date of applications, and a lottery type drawing conducted in a public meeting, with priority assistance provided to Veterans, The Elderly, Special Needs applicants, Essential Services Personnel, and income groups as described in section (1) of this plan.

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

**8. Additional Information:**

- a. The sale price or value of a newly constructed home may not exceed \$285,000.00 and an existing home may not exceed \$225,000. Home-owners assisted under this strategy will be encouraged to obtain temporary housing on their own.
- b. Payment may also be made in accordance with the above cases for the following items associated with rebuilding or installation of manufactured housing on a case by case basis:
  - 1) Demolition/land clearing costs
  - 2) Property insurance deductibles
  - 3) Wells, septic tanks – repairs
  - 4) Permitting costs
  - 5) Sewer and/or water re-connection fees
  - 6) Dirt/Foundations and/ pads
  - 7) Elevation Certificates
  - 8) Surveys

<b>F.</b>	<b>Demolition/Reconstruction</b>	<b>4, 9</b>
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- 1. Summary of Strategy:** The purpose of this strategy is to provide demolition and/or reconstruction grants/loans to eligible households who own land, or will purchase land and construct a new dwelling or put a new manufactured or modular house, which may replace an existing structure that does not meet the HQS standard of decent and sanitary housing. This strategy has as its objective to remove dwellings that have been destroyed by Hurricane Michael and replace them with new construction site-built homes or new manufactured housing, build new construction site-built home on either the applicants existing property or to provide land for the construction of the new home, where the applicant was displaced by Hurricane Michael.
  - 1) demolition of the existing home after receipt of a letter determining the home to be uninhabitable/condemned.
  - 2) purchase of a new home, manufactured home, or cooperation/partnership with another volunteer/not for profit to rebuild a home on the existing property;



2. **Fiscal Years Covered:** 2021-2022, 2022-2023
3. **Income Categories to be served:** Extremely-Low, Very-Low, Low, and Moderate-Workforce
4. **Maximum award:** \$45,000 for Extremely-Low, Very-Low only for the purchase of a Manufactured Home, \$50,000 for Low, and \$60,000 for Moderate and households up to 140% AMI.
5. **Terms:**
  - a. **Repayment loan/deferred loan/grant:** Repayment loan/deferred loan secured by a recorded note and mortgage
  - b. **Interest Rate:** 0%
  - c. **Years in loan term:** 10 years for Low Income and Moderate-Workforce or; 5 years for replacement of a manufactured home for Extremely Low and Very Low Income.
  - d. **Forgiveness:** Extremely-Low and Very-Low Title to Mobile Home will be held with the County for the 5 year term. It is then the homeowners responsibility to pay for the title transfer fees. Low-Income proportionately per annum, and Moderate-Workforce a 20% annual deduction beginning in year 6.
  - e. **Repayment:** Not required as long as the loan is in good standing.
  - f. **Default:** The loan shall provide for pro-rated repayment, which shall be due upon sale, assignment or any transfer of title of the property within the five-year or ten-year term.
    - 1) The loan/ grant 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 a rental property; loss of homestead exemption status; or failure to occupy the home as primary residence. If any of these occur, the outstanding balance will be due and payable as per the proportionate amount due.
    - 2) In cases where the qualifying homeowner(s) die(s) during the loan/grant term, the loan/grant 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.
    - 3) 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.
6. **Recipient Selection Criteria: Income Categories to be served:** Applicants will be chosen based on the results of a lottery drawing held on an advertised date and location by the Chairman of the Gulf County Board of County Commissioners. This meeting will determine what position each application will take based on district, income level, as well as being a qualified applicant. , applications from eligible households will be accepted. Each eligible household will be required to provide to the SHIP office proof the property is owned by the applicant, and that there are no judgments, liens or mortgages against the property, other than the first mortgage for the purchase of the property and home to be constructed. Once selected and provided funds, recipient(s) is No longer eligible for further assistance from SHIP or HHRP programs.

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

**11. Additional Information:**

- a. The property must be inspected before, during and after demolition/rebuild, by County staff from the permit office and/or SHIP office.
- b. Mobile and Manufactured housing constructed before June, 1994 is not eligible. Homes found to meet this criteria will be replaced, if they have been deemed destroyed.
- c. Funds will not be utilized for cases where the maximum amount under this strategy and the amount of the mortgage will not build the home to the Housing Quality Standard (HQS). These cases will be forwarded to another local, state or federal program for assistance if applicable. If other programs provide assistance to be added to this mortgage/grant to meet the HQS, the HHRP program will provide funding.
- d. As noted in Section 420.9075(1)(a) of the Florida Statutes, Gulf County's SHIP program provides assistance to those with special housing needs. Whenever a household receiving assistance has one or more family members with disabilities, SHIP/ HHRP funds can be used for the installation of access ramps, bathroom grab bars and other accessibility modifications.
- e. The County Commission will agree to subordinate its SHIP/HHRP mortgage to the financed mortgage in the event that the funds applied for were for the sole purpose of purchase of that home and/or land and upon the issuance of a building permit for the construction of the home. In addition, subordination will be granted for refinancing that lowers the first mortgage interest rate if the closing costs and/or fees can be recovered within 4 years. This will be followed by the building official, who will at the conclusion of the matter, certify that such funds were expended on improvements for the mortgaged property. Refinancing cannot result in 'cash out' to the homeowner. If another not for profit provides funding for a Demolition/Reconstruction project, the County and the Not for Profit will determine which agency will occupy the first or second mortgage (or second and third mortgage position, if a lender is occupying first position) on the property, based on the most amount of funding provided, or otherwise as agreed upon by both agencies.

**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. Name of the Strategy: Expedited Permitting**

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

- 1. Provide a description of the procedures used to implement this strategy:** Required reviews and subsequent recommendations shall be completed by the County within seven (7) working days after the date the division is satisfied that the application contains all required information and all fees and charges have been paid. However, in the interest of promoting Affordable housing for income-qualified persons, a contingency policy has been developed and put into place that provides priority treatment in development order issuance for Affordable Housing.



The intent is to expedite the processing of Affordable Housing Development application in that required reviews and subsequent recommendations will be completed within five (5) working days after the date the division is satisfied that the application contains all required information and all fees and charges have been paid. The County is currently implementing its expedited permitting process. This process has functioned very effectively keeping well within the time limits established in the plan. Delays have not been experienced for any affordable housing project. The effectiveness of the incentive can be attributed to the communication between the building/planning division and the developer(s).

**B. Name of the Strategy: Ongoing Review Process**

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

- 1. Provide a description of the procedures used to implement this strategy:** A process by which the local government considers before adoption of policies, procedures, ordinances, regulations or plan provisions that have a significant impact on the cost of housing has been established. Prior to the adoption of any policy, procedures, ordinance, regulation, or plan provision that will have a significant impact on the cost of housing, the Planning & Development Review Board will review such document and make recommendations to the Gulf County Board of County Commissioners on alternatives that will either eliminate or lower excessive costs. To date there have been no recommendations made to the Commission concerning this incentive.

**C. Other Incentive Strategies Adopted: N/A**

**IV. EXHIBITS:**

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



**(Local Government name)**

Fiscal Year: 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	<b>OK</b>

Fiscal Year 2023-2024	
Estimated SHIP Funds for Fiscal Year:	\$ 350,000.00
Salaries and Benefits	\$ 35,000.00
Office Supplies and Equipment	\$
Travel Per diem Workshops, etc.	\$
Advertising	\$
Other*	\$
Total	\$ 35,000.00
Admin %	10.00%
	<b>OK</b>

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

Details:



**Exhibit B**  
**Timeline for SHIP Expenditures**

Gulf County Board of County Commissioners affirms that funds allocated for these fiscal years will  
(local government)  
meet the following deadlines:

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

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

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

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

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

*Note: an extension to the expenditure deadline (June 30) does not relieve the requirement to submit (September 15) the annual report online detailing all funds that have been expended. Please email [terry.auringer@floridahousing.org](mailto:terry.auringer@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												
2021-2022												
Name of Local Government:			Gulf County SHIP Program									
Estimated Funds (Anticipated allocation only):			\$ 350,000									
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											
3	Housing Rehabilitation	Yes	3	\$40,000	2	\$40,000			\$200,000.00	\$0.00	\$200,000.00	5
3	Volunteer-Based Rehabilitation	Yes	2	\$10,000	1	\$10,000			\$30,000.00	\$0.00	\$30,000.00	3
2	Purchase Assistance	Yes	0	\$30,000	1	\$30,000	1	\$30,000	\$60,000.00	\$0.00	\$60,000.00	2
7	Foreclosure Prevention	No		\$2,000	0	\$2,000	2	\$2,000	\$0.00	\$4,000.00	\$4,000.00	2
7	Foreclosure Prevention	No			1	\$1,000			\$0.00	\$1,000.00	\$1,000.00	1
3	Housing Rehabilitation	Yes	1	\$20,000	0				\$20,000.00	\$0.00	\$20,000.00	1
									\$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
	<b>Total Homeownership</b>		6		5		3		\$310,000.00	\$5,000.00	\$315,000.00	14
Purchase Price Limits:			New	\$ 285,000	Existing	\$ 225,000						

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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>				\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%	OK
Homeownership % (65% requirement)		90.0%	OK
Rental Restriction (25%)		0.0%	OK
Very-Low Income (30% requirement)	\$ 160,000	45.7%	OK
Low Income (30% requirement)	\$ 121,000	34.6%	OK
Moderate Income	\$ 34,000	9.7%	

FLORIDA HOUSING FINANCE CORPORATION												
HOUSING DELIVERY GOALS CHART												
2022-2023												
Gulf County SHIP Program												
Estimated Funds (Anticipated allocation only):			\$ 350,000									
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											
3	Housing Rehabilitation	Yes	3	\$40,000	2	\$40,000			\$200,000.00	\$0.00	\$200,000.00	5
3	Volunteer-Based Rehabilitation	Yes	2	\$10,000	1	\$10,000			\$30,000.00	\$0.00	\$30,000.00	3
2	Purchase Assistance	Yes	0	\$30,000	1	\$30,000	1	\$30,000	\$60,000.00	\$0.00	\$60,000.00	2
7	Foreclosure Prevention	No	0	\$2,000	0	\$2,000	2	\$2,000	\$0.00	\$4,000.00	\$4,000.00	2
7	Foreclosure Prevention	No			1	\$1,000			\$0.00	\$1,000.00	\$1,000.00	1
3	Housing Rehabilitation	Yes	1	\$20,000	0				\$20,000.00	\$0.00	\$20,000.00	1
									\$0.00	\$0.00	\$0.00	0
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									\$0.00	\$0.00	\$0.00	0
	<b>Total Homeownership</b>		6		5		3		\$310,000.00	\$5,000.00	\$315,000.00	14
Purchase Price Limits:			<b>New</b>	\$ 285,000	<b>Existing</b>	\$ 225,000						

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
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									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>				\$ 350,000		OK						

Set-Asides

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2	Purchase Assistance	Yes	0	\$30,000	1	\$30,000	1	\$30,000	\$60,000.00	\$0.00	\$60,000.00	2
7	Foreclosure Prevention	No		\$2,000	0	\$2,000	2	\$2,000	\$0.00	\$4,000.00	\$4,000.00	2
7	Foreclosure Prevention	No			1	\$1,000			\$0.00	\$1,000.00	\$1,000.00	1
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	<b>Total Homeownership</b>		6		5		3		\$310,000.00	\$5,000.00	\$315,000.00	14
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									\$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
	<b>Total Rental</b>		0		0		0		\$0.00	\$0.00	\$0.00	0
	Administration Fees			\$ 35,000		10%		OK				
	Home Ownership Counseling			\$ -								
<b>Total All Funds</b>				\$ 350,000		OK						

Set-Asides

Percentage Construction/Rehab (75% requirement)		88.6%	OK
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Very-Low Income (30% requirement)	\$ 160,000	45.7%	OK
Low Income (30% requirement)	\$ 121,000	34.6%	OK
Moderate Income	\$ 34,000	9.7%	

**CERTIFICATION TO  
FLORIDA HOUSING FINANCE CORPORATION**

Local Government or Interlocal Entity:


GULF COUNTY BOARD OF COUNTY COMMISSIONERS

Certifies that:

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

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

\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Sandy Quinn

\_\_\_\_\_  
Witness

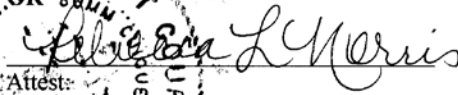
\_\_\_\_\_  
SANDY QUINN, JR.  
Chairman

\_\_\_\_\_  
MAY 25, 2021

Date



Attest:  
(Seal)

  
\_\_\_\_\_  
L Morris



RESOLUTION #: 2021-20

A RESOLUTION OF THE BOARD OF COUNTY COMMISSION OF GULF COUNTY FLORIDA APPROVING THE LOCAL HOUSING ASSISTANCE PLAN AS REQUIRED BY THE STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM ACT, SUBSECTIONS 420.907-420.9079, FLORIDA STATUTES; AND RULE CHAPTER 67-37, FLORIDA ADMINISTRATIVE CODE; AUTHORIZING AND DIRECTING THE CHAIRMAN TO EXECUTE ANY NECESSARY DOCUMENTS AND CERTIFICATIONS NEEDED BY THE STATE; AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION; AND PROVIDING AN EFFECTIVE DATE.

\* \* \* \* \*

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

**WHEREAS**, the State Housing Initiatives Partnership (SHIP) Act, ss. 420.907-420.9079, 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 Gulf County Board of County Commissioners (local government) to submit the Local Housing Assistance Plan for review and approval so as to qualify for said documentary stamp tax funds; and

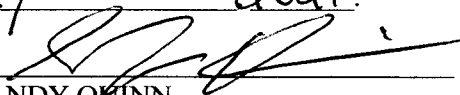
**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF GULF COUNTY, FLORIDA that:**

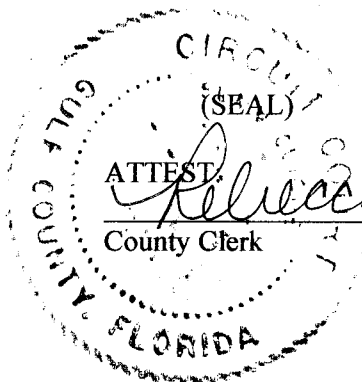
Section 1: The Gulf County Board of County Commissioners (commission or council) of the Gulf County (local government) hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2021-2022, 2022-2023, 2023-2024.

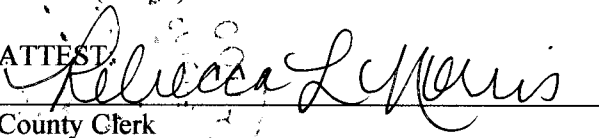
Section 2: The Chairman, is hereby designated and authorized to execute any documents and certifications required by the Florida Housing Finance Corporation as related to the Local Housing Assistance Plan, and to do all things necessary and proper to carry out the term and conditions of said program.

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

PASSED AND ADOPTED THIS 25<sup>th</sup> DAY OF MAY 2021.

  
SANDY QUINN,  
Chairman, Gulf County  
Board of County Commissioners



ATTEST  
  
County Clerk