



CITY OF TITUSVILLE, FLORIDA

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2022-2023, 2023-2024, 2024-2025

AMENDMENT #2

Adopted:
FHFC approved:



Table of Contents

Description	Page #
Section I, Program Details	3
Section II, Housing Strategies	
A. Emergency Repair Program	7
B. Housing Rehab Program	8
C. New Construction- Affordable Rental Housing	11
D. First Time Homebuyer Program	12
E. Efficiency and Weatherization Program	14
F. Tenant Assistance Program	16
G. Disaster Recovery Program	16
Section III, Incentive Strategies	
A. Expedited Permitting	17
B. Ongoing Review Process	17
Exhibits	
A. Administrative Budget for each fiscal year covered in the Plan	
B. Timeline for Estimated Encumbrance and Expenditure	
C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the plan	
D. Signed LHAP Certification	
E. Signed, dated, witnessed or attested adopting resolution	
F. Housing Assistance Program Policy and Procedure Guidelines (local policy)	
G. First-Time Homebuyer Program Policy (local policy)	



I. Program Details:

A. LG(s)

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

B. Purpose of the program:

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

C. Fiscal years covered by the Plan: 2022-2023, 2023-2024, 2024-2025

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 was solicited through meetings with housing providers, social service providers, Affordable Housing Advisory Committee, and local leaders, 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 (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated.

- 1) Households with emergency conditions that threaten the life, health, or safety of the occupants
- 2) Households with Special needs or who have a developmental disability as defined by s. 420.0004(13) and 393.063(g)
- 3) Elderly (65 or older) and/or school-aged children households served for the first time
- 4) Households with minimum housing code deficiencies served for the first time
- 5) All other applicants seeking services for the first time
- 6) Households/properties which have received assistance previously.

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 may be set lower, but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

"Affordable" means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is



satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

- N. Welfare Transition Program:** Should an eligible sponsor be used, a qualification system and selection criteria for applications for Awards to eligible sponsors shall be developed, which includes a description that demonstrates how eligible sponsors that employ personnel from the Welfare Transition Program will be given preference in the selection process.
- O. Monitoring and First Right of Refusal:** In the case of rental housing, the staff and any entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides periodic monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored annually for no less than 15 years or the term of assistance whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.
- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	City of Titusville, Florida	10
Third Party Entity/Sub-recipient	None	

- R. Project Delivery Costs:** In addition to the administrative costs outlined above, the City will charge a reasonable project delivery cost to cover inspections, work write-ups, or other duties performed by contractors and/or staff from other departments. The project delivery costs, up to 5% of the construction



hard costs or \$2,500.00, whichever is less, may be included in the final project costs, funds permitting. The fee is not included in the Mortgage.

- S. 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, single parent, displaced homemaker, an individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations, and 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.*
- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, law enforcement, Fire/EMS, health care providers or workers, social service providers and workers, skilled building trades and local government employees.
- U. Describe efforts to incorporate Green Building and Energy Saving products and processes:** For the purpose of SHIP funding, the City has adopted specifications that outlines the general requirements for materials, equipment, appliances, and devices to be used in the rehabilitation, repair, and/or the replacement of eligible structures. When economically feasible, these specifications require the use of “new” products that meet or exceed the green communities’ initiative criteria, Florida Building Code, and housing quality standards.
- Paints and primers that are low VOC
 - Low-flow water fixtures in bathrooms – Water Sense labeled
 - Energy Star rated light fixtures and appliances
 - Carpet/pad shall be FHA approved and meet the “Carpet and Rug Institute’s” green label
 - Energy Star rated windows
 - HVAC: minimum 14 SEER rating
- These requirements may be adjusted for rental developments if the requirements of other construction funding sources require a more prescriptive list.
- V. Describe efforts to meet the 20% Special Needs set-aside:** All housing programs/activities offered by the City give priority funding to “special needs” population households, regardless of funding source. The City actively provides outreach in the community via social media, flyers, and on its website.
- a. Describe efforts to reduce homelessness:** The City partners with various service providers to provide a coordinated effort in addressing and serving the homeless population. In December 2015, the City adopted Resolution 34-2015 encouraging multifamily property owners to adopt admission preferences. Further, in September 2015, the Florida Housing Coalition prepared and provided training on Homelessness Strategies and Solutions for Titusville, which resulted in the City adopting a “Housing First” approach in the city and throughout Brevard County. The Brevard Homeless Coalition serves as the City’s lead on this initiative.



Section II. LHAP Strategies:

A. EMERGENCY REPAIR PROGRAM	Code 6
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- a. Summary: This strategy is available to households who live in the city limits of Titusville, and whose life, health, or safety is threatened by conditions in their home, as determined by the City. This may include, but is not limited to: a leaking roof, plumbing problems, lack of functioning sanitary facilities, lack of heat, or electrical hazards. Applicants who will receive assistance through the Housing Rehab Program within the next three months are not eligible under this Program.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very Low, Low
- d. Maximum award: \$10,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a mortgage and note recorded on the property.
 2. Interest Rate: 0%
 3. Years in loan term: 1 year
 4. Forgiveness: Loan will be forgiven at the end of the term
 5. Repayment: None required as long as loan is in good standing
 6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP housing program activities. For the purpose of the mortgage and note, "default" shall mean title/deed transferred, deed executed, owner no longer resides at the property as their principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 120 days. The passing of title due to the death of the mortgagor to other than a spouse or adult child residing in the home at the time of the loan, or a co-mortgagor holding an interest in the property, is deemed a conveyance and constitutes a default unless a SHIP eligible heir who will occupy the home as a principal residence assumes the loan. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the remaining balance of the loan will be due and payable immediately. If a superior mortgage holder forecloses on the home, the City will make an effort to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.



- f. Recipient Selection Criteria: Eligible applicants are selected on a first-qualified, first-served basis with consideration of the urgency of need, which if left unrepaired, would create a health or life safety hazardous condition. Applicants must have owned the home for a minimum of one (1) year, five (5) years if converted from an income-rental. The Neighborhood Services Director or designee, shall make the determination that an “emergency” condition exists. The property must be eligible/feasible for assistance, require \$10,000.00 or less in repairs, and not scheduled to receive rehabilitation assistance within six months.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: This is a one-time assistance. When an applicant is assisted with an emergency repair, they will not lose their place on the Rehab Waiting List if additional non-emergency repairs are needed. If the applicant carries Homeowner’s Insurance and repairs are covered, funds may be awarded to pay insurance deductible. Under no circumstance shall program funds be used in place of insurance or other emergency agency coverage such as FEMA. See Exhibit F, Policy and Procedure Guidelines, for additional local information on eligibility requirements, loan provisions, and other program criteria and requirements.

B. HOUSING REHAB PROGRAM	Code 3
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- a. Summary: This is designed to subsidize the repairs to owner-occupied principles residences, which would bring the home into compliance with minimum housing Standards, and where the owner does not have any other means to pay for the repairs. Repairs can be for interior or exterior of the home. Repairs include, but are not limited to, roof, windows, electrical, plumbing, kitchen fixtures and appliances, bathroom fixtures, HVAC systems, flooring, paint, and other improvements that address code or structural deficiencies. Priority will be given to major trade work (electrical, plumbing, heating, and roof) before considering other repairs. Cosmetic or non-minimum housing related items, may be included if funds are available after completing all required or major trade repairs. Where the homeowner is insured, proceeds from the insurance coverage must be utilized first before obtaining assistance, except for the deductible, which may be paid through this Program if practical to do so. See Exhibit F for more detailed program information.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low, and moderate
- d. Maximum award: \$75,000.00
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred Payment Loan (DPL) secured by a subordinate recorded Mortgage and Note.
 2. Interest Rate: 0%



3. Years in loan term:

<u>Amount of Assistance</u>	<u>Term</u>
Under \$15,000:	5 years
\$15,000 to \$40,000:	10 years
\$40,001 to \$65,000:	15 years
Over \$65,000	20 years

4. Forgiveness:

<u>Lien Period</u>	<u>Percentage Forgiven Annually</u>
5 years	20%
10 years	10%
15 years	7% years 1-14; 2 % year 15
20 years	0% first 5 years; 5% years 6-15; 10% years 16-20

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

6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP housing program activities. For the purpose of the mortgage and note, "default" shall mean title/deed transferred, deed executed, owner no longer resides at the property as their principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 120 days. The passing of title due to the death of the mortgagor to other than a spouse or adult child residing in the home at the time of the loan, or a co-mortgagor holding an interest in the property, is deemed a conveyance and constitutes a default unless a SHIP eligible heir who will occupy the home as a principal residence assumes the loan. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the remaining balance of the loan will be due and payable immediately. If a superior mortgage holder forecloses on the home, the City will try to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

f. Recipient/Tenant Selection Criteria: Eligible applicants are processed from an established "waiting list" in the order by the date in which they applied and priority status as noted, and served on a first-qualified, first-served basis. However, due to income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements. Applicants must have owned the home for a minimum of one year (five years if converted from a rental).

g. Sponsor Selection Criteria: N/A

h. Additional Information: Condominiums, duplexes, townhomes, or other forms of attached residences will be limited to interior repairs only, unless feasibility allows additional exterior improvements to be performed without requiring an HOA review or approval, or affecting adjoining units and unattainable



code modifications. Improvements to manufactured homes constructed after June 1994 may be considered when judicious to do so and where required program set asides can be met.

See Exhibit F, Policy and Procedure Guidelines, for additional information on eligibility requirements, loan provisions, and other program criteria and requirements.

C. RENTAL DEVELOPMENT	Code 21
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| <p>a. Summary: Funds will provide construction subsidy to developers and/or community development organizations, for development costs associated with the new construction of and rehabilitation of affordable rental housing that will serve-households at or below 80% AMI. Eligible units may consist of single-family or multi-family units; up to 8 units. For those projects applying for Florida Housing Finance Corporation (FHFC) programs, an exception to the number of units may be considered on a case-by-case basis and where project meets local goals and strategic issues of the City and compliance with SHIP set-aside requirements can be achieved.</p> |
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
 - c. Income Categories to be served: Very low, low and moderate
 - d. Maximum award: \$50,000.00 per unit
 - e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan (DPL) secured by a subordinate recorded Mortgage and Note, and Land Use Restrictions
 - 2. Interest Rate: 0%
 - 3. Years in loan term: Below are the minimums where no other funding source is provided.

Under \$15,000:	5 years
\$15,000 to \$40,000:	10 years
Over \$40,000:	15 years
 - 4. Forgiveness: Loan will be forgiven at the end of the term provided there is not a default.
 - 5. Repayment: None required as long as the loan is in good standing.
 - 6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP housing program activities. For the purpose of the Mortgage and Note, "default" shall mean title/deed is transferred, or property is sold prior to the end of lien term, unless otherwise approved by the City; 100% of the units are not occupied by low-income households; units fail to meet housing standards; developer/owner is found to have misused the property for other than affordable rental housing; or any condition outlined in the Developer Agreement.



- f. Recipient/Tenant Selection Criteria: Developer/Applicant will be required to have or establish a waiting list for applicants, follow the SHIP Rule and Statute with regard to household income and qualifications, have or create internal policies that establishes a fair and open tenant selection process that specifies a first-qualified, first-assisted approach. Priority tenancy shall be required for homeless households.
- g. Sponsor Selection Criteria: The City has a standing open cycle for accepting applications for this strategy, when funds are available. All applications for this strategy will be reviewed by the Neighborhood Services Department staff for capacity of Sponsor to complete this work, feasibility, cost reasonableness, and meeting local strategic plan goals. A Request for Proposal process may also be utilized, and reviewed by a review team and/or the AHAC, were elected to do so.
- h. Additional Information: Final approval to fund projects under this strategy will be made by City Council.

D. FIRST-TIME HOMEBUYER	Code 2
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- a. Summary: This strategy provides financial subsidy assistance to first-time homebuyers for financing down-payment, closing costs, pre-paid, reserves, and/or the reduction of the mortgage principal as needed for affordability to eligible applicants. Properties must be located within the city limits of Titusville, pass a home inspection by a qualified/registered Home Inspector, be free of Lead-Based Paint, and pass an environmental evaluation with regard to the proximity to excessive noise and hazardous sites.

See Exhibit G for more detailed program information.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

Income Level	Max. Subsidy
Very Low	\$70,000.00
Low	\$50,000.00
Moderate	\$30,000.00

- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred Payment Loan secured by a Mortgage and Note
 - 2. Interest Rate: 0%
 - 3. Years in loan term:

<u>Subsidy Amount</u>	<u>Term</u>
Under \$15,000.00	5 years
\$15,000 to \$40,000	10 years
Over \$40,000.00	15 years
New Construction	20 years

- 4. Forgiveness:

<u>Lien Period</u>	<u>% rate forgiven annually*</u>
5 years	0%



10 years
 15 years
 20 years

First 5 yrs. 0%, 20% thereafter
 First 5 yrs. 0%, 10% thereafter
 First 5 yrs. 0%, 5% thereafter

*PLUS: % of pro-rated share of the difference between the sales price and the original purchase price; net closing costs, improvements, etc.

5. Repayment No payments are due during the term of the loan unless there is a default.
6. Default: All properties are subject to repayment of funds secured through a recorded mortgage and note, placed on the property for the term specified. Upon default, the balance of loan is due payable to the City immediately, deposited into the Local Housing Trust Fund account to be used for other eligible SHIP housing program activities. For the purpose of the Mortgage and Note, "default" shall mean: home offered or listed for sale, home offered or listed for rent, title/deed transferred, Agreement of Dead, including Quit Claim, executed, property vacated by owner or no longer used as principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 180 days. The passing of title due to death to other than a residing spouse or adult child holding interest in the property is deemed a conveyance and constitutes default unless a SHIP eligible heir, who will occupy the home as a principal residence, assumes the loan and meets all of the program eligibilities. If the legal heir is not eligible to assume or chooses not to occupy the home, the outstanding balance of the loan will be due and payable immediately upon default. If a superior mortgage holder forecloses on the home, the City will make an effort to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.
- f. Recipient/Tenant Selection Criteria: The City or Sponsor will accept applications during the advertised "Application Period" when applicable. Applicants will be processed on a first-qualified, first-assisted basis. However, due to SHIP income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements.
- g. Sponsor Selection Criteria: The City will continue to utilize established sponsor(s) meeting the selection criteria set forth by the City to oversee and manage the applicant selection and qualification process for the First-Time Homebuyer Program.
- h. Additional Information: Any person currently incarcerated or on probation for an offense which would require them to register; or who must register with the Brevard County Sheriff's Office or the Florida Department of Law Enforcement under Florida Statute 775.13 as a person convicted of a felony in any court of this state, or any person who has been convicted in a federal court or any court of a state other than Florida or in any foreign state or country, which crime, if committed in Florida, would be a felony; or any person listed by the Florida Department of Law Enforcement as a sexual predator or a sexual offender as provided for under Florida Statute 944.606, or 944.608; is not eligible for this program. Any household member that is a convicted felon must have his or her civil rights restored or must have been pardoned in order to receive assistance.



E. HOUSING EFFICIENCY AND WEATHERIZATION PROGRAM	Code 6
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- a. Summary: This program is designed to improve the energy efficiency and increase the weather resistance of the envelope of an owner-occupied residence which does not require a complete rehabilitation approach, and where the owner does not have any other means to pay for such improvements. Improvements can be for interior and/or exterior of the home and include exterior paint, reroofing, energy efficient windows, low-flush toilets, energy star rated appliances, energy star rated or high efficiency heating and air conditioning systems, LED lighting, attic and wall insulation, doors, and other improvements to make the home more energy efficient for Florida climates.

b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025

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: Deferred Payment Loan (DPL) secured by a subordinate recorded Mortgage and Note.

2. Interest Rate: 0 %

3. Years in loan term:

Amount of Assistance	Term
Under \$20,000:	5 years
\$20,001 to \$40,000:	10 years

4. Forgiveness:

Lien Period	Percentage Forgiven Annually
5 years	20%
10 years	10%

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

6. Default: All properties are subject to recapture of funds secured through a recorded mortgage and note placed on the property for the term specified. Upon default, the remaining balance is payable to the City, deposited into the Local Housing Trust Fund account, to be used for other eligible SHIP housing program activities. For the purpose of the mortgage and note, "default" shall mean title/deed



transferred, deed executed, owner no longer resides at the property as their principal residence, property leased, or owner vacates home for any reason other than a hospital or nursing home stay in any one calendar year for more than 120 days. The passing of title due to the death of the mortgagor to other than a spouse or adult child residing in the home at the time of the loan, or a co-mortgagor holding an interest in the property, is deemed a conveyance and constitutes a default unless a SHIP eligible heir who will occupy the home as a principal residence assumes the loan. If the legal heir is not SHIP eligible, or chooses not to occupy the home, the remaining balance of the loan will be due and payable immediately. If a superior mortgage holder forecloses on the home, the City will try to seek repayment through the legal process if it is determined that adequate funds may be available to justify pursuing a repayment.

- f. Recipient/Tenant Selection Criteria: Eligible applicants are processed from an established “waiting list” in the order by the date in which they applied and priority status as noted, and served on a first-qualified, first-served basis with priorities stated in section I. I. However, due to income set-aside requirements, actual assistance may be provided in a manner necessary to meet these requirements. Applicants must have owned the home for a minimum of one year (five years if converted from a rental).
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Condominiums, duplexes, townhomes, or other forms of attached residences will be limited to interior energy improvements only. Improvements to manufactured homes constructed after June 1994 may be considered when judicious to do so and where required program set asides can be met.

F. TENANT ASSISTANCE	Code 23
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a. Summary: Under this strategy, when in effect, funds may be used for costs associated with rental housing to extremely low- to low-income households. Eligible costs include: security deposit and rent up to three (3) months.

- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Extremely low-, Very low-, and low
- d. Maximum award: \$3,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A



- 5. Repayment: N/A
- 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Applicants shall be assisted on a first-qualified, first-served basis with priorities established in section I.I. Where a waiting list exist, applications shall be pulled in the order in which they were received, and assisted on a first-qualified basis. The household's income shall be at or below 80% AMI, adjusted for household size, and shall meet all eligibility requirements of the SHIP program with regard to unit affordability and unit property standards.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: Households meeting the definition of "special needs" per FS 420.0004 (13) or "homeless" per FS 420.621, shall receive priority over other applicants. Eligible households may receive assistance only one-time under this program during any given year.

G. DISASTER RECOVERY PROGRAM	Code 5
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| <ul style="list-style-type: none"> a. Summary: Funds will be awarded to applicants on a first-qualified, first-served basis for repairs directly caused by a disaster under a declared Executive Order of the President of the United States or the Governor of Florida. Repairs will be prioritized as follows: <ul style="list-style-type: none"> 1. Immediate threat to health and life safety, in cases where the home is still habitable. Such as the purchase of emergency supplies to secure and/or weatherproof damaged home, or repairs to mitigate dangerous situations (exposed wires) 2. Interim repairs to avoid further damage, such as tree and debris removal in cases where the home is still habitable 3. Other interim repairs necessary to make the home habitable | |
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- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$10,000.00
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Grant
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A



- f. Recipient/Tenant Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with the following additional requirements:
- Proof of homeowner's insurance, where applicable
 - Report or Inspection of damages
- g. Sponsor Selection Criteria: N/A
- h. Additional Information:
If homeowner is insured, proceeds from the insurance must be used first before SHIP funds, except for the payment of the deductible. Funds for this strategy will only be allocated from unencumbered funds or additional funds awarded through FHFC for the disaster.

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.

Provide a description of the procedures used to implement this strategy:

The Plan Review process will be expedited by reducing the review time by 25%, as determined by the Land Development Regulations (LDR's), as revised, and allow the submittal of building permits concurrently with the site development review process. Resolution #3-2016 and subsequent Resolution #2-2019 and #1-2022 codified the housing incentive strategy.

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.

Provide a description of the procedures used to implement this strategy:

A Planning Division staff person and/or Planning & Zoning Commission member shall serve as liaison to the AHAC and staff to oversee all policy, procedures, and regulations that impact the affordable housing issues and to identify affordable housing as part of the review checklist.

On April 20, 1994, a member of the City's Planning & Zoning Commission was appointed as the Affordable Housing Liaison. This person is responsible to review all policies, rezoning's, and ordinance changes as they may impact affordable housing throughout the City. Additionally, City Council approved the recommendation of the AHAC to continue this concept in Resolution #2-2009 and requiring affordable housing projects to be identified on the Planning & Zoning Commission's review checklist. The P&Z Liaison will be responsible for identifying such impacts and shall notify the Development Services,



Building, and Neighborhood Services Departments, as well as, the City Council and Planning & Zoning Commission of any effects on affordable housing.

As part of the adoption of the City's Comprehensive Plan in 1988, one of the major goals noted was the updating/revision of the City's zoning ordinances and the administrative rezoning of the City. Ordinance 26-1997, which became effective February 1, 1998, contains changes in the zoning section of the Land Development Regulations (LDR's); previous zoning regulations and its structure was completed in the 1960s. The LDR's were updated to address new land development techniques; updated uses in zoning districts and their compatibility; and finally, updated to address new State of Florida mandated laws regarding the Comprehensive Plan and Concurrency regulations.

Resolution #3-2016 and subsequent Resolutions #2-2019 and #1-2022 codified the housing incentive strategy.

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. LHAP Certification.
- E. Adopting Resolution.