

WAKULLA COUNTY

BOARD OF COUNTY COMMISSIONERS

LOCAL HOUSING ASSISTANCE PLAN (LHAP)



STATE HOUSING INITIATIVES PARTNERSHIP (SHIP)

PROGRAM

FISCAL YEARS COVERED

2009/2010 2010/2011 2011/2012

3093 Crawfordville Highway
Crawfordville, Florida 32327
Howard Kessler, Chairman

Revised November 16, 2009

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I. PROGRAM DESCRIPTION: *Chapter 67-37.005, F.A.C. and Section 420.9072, F.S.*

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

**WAKULLA COUNTY,
BOARD OF COUNTY COMMISSIONERS**

Interlocal: Yes _____ No xxx

Name of participating local government(s) in the Interlocal Agreement;

Wakulla County has not entered into an Interlocal Agreement

B. Purpose of the program: *Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C*

Creation of the Wakulla County Local Housing Assistance Plan (LHAP) is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of Wakulla County comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: *Chapter 67-37.002, F.A.C.*

xxx2009/2010

xxx2010/2011

xxx2011/2012

D. Governance: *Chapter 67-37.005(3) and (5)(i), F.A.C. and Section 420.9071(14), F.S.*

The County's State Housing Initiative Partnership (SHIP) Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The County's SHIP Program does further the housing element of the local government Comprehensive Plan.

Cities and Counties must be in compliance with these applicable statutes and rules.

E. Local Housing Partnership: *Section 420.9072(1)(a), F.S.*

Wakulla County maintains partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging: *Chapter 67-37.007(1)(b)(c), F.A.C. Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.*

The County's LHAP 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 the following programs:

- Florida Housing Finance Corporation programs
- Federal housing grants or programs.
- Private lending institutions

G. Public Input: *Chapter 67-37.005(3), F.A.C.*

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

Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability 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. Discrimination: *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

Support services are available from various sources. Available support services may include but are not limited to:

- Homeownership Counseling (Pre and Post)
- Credit Counseling and Tenant Counseling
- Transportation
- Human and Social services (including housing-related support services) by non-profit agencies funded by the Community Human Services
- Partnerships. Lead –Based paint testing and removal
- Low Income Home Energy Assistance Program provided by the Counties Housing Services Division.

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S.*

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

The methodology used is:

_____ Independent Study (copy attached)

~~xxx~~ U.S. Treasury Department

_____ Local HFA Numbers

The purchase price limit for:

New Homes: \$189,000.00

Existing Homes: \$189,000.00

L. Income Limits, Rent Limits and Affordability:

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development (HUD) and distributed by Florida Housing Finance Corporation. Affordable is defined as: Monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, 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. In the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program: *Chapter 67-37.005 (6)(b)(7), F.A.C.*

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

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e) and (4) (f), F.S.*

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever 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.

O. Administrative Budget: *Chapter 67-37.005(6)(f)(3), F.A.C.*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

Wakulla County has determined that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the LHAP. The SHIP Administrator is responsible for administration of the SHIP program for fiscal year(s) 2009/10, 2010/2011 and 2011/2012. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 10% percent of the total SHIP allocation will be authorized for administrative expenses each year, as approved by the Board of County Commissioners-attached resolution. **Exhibit E** Should the amount of funding increase or decrease administration will remain at 10% of total funds allocated.

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. 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.

Wakulla County has adopted the above findings in the attached resolution,
Exhibit E.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the *Wakulla County Board of County Commissioners*. Should a third party entity or consultant contract for all or part of the administrative or other functions of the program provide in detail the duties, qualification, and selection criteria.

- Income qualification of applicants
- Demographic and fiscal reporting
- Program management
- Program database maintenance to measure accomplishments

To be qualified to administer a SHIP program for the County, the third party entity must have received a tax-exempt ruling as a non-profit agency from the Internal Revenue Services under Section 501 (c) of the Internal Revenue Code. The non-profit agency must have its mission statement, its Articles of Incorporation or in its bylaws that it is dedicated to providing the particular services it will administer. The selection criteria for non-profit organizations include, but are not limited to, the following:

- Financial strength of the organization
- Organizational capacity
- Level of experience
- Willingness to commit to SHIP and County program requirements
- Agreement to select recipients of funding assistance by complying with all eligibility requirements imposed by the program
- Preference for organizations that employ personnel from the Welfare Transition Program.

Q. Definition of Essential Service Personnel: *Chapter 67-37.005 (8)(a). F.A.C.*

Define in accordance with rule Chapter 67-37.002(6) F.A.C. and Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a) FS. Persons in need of affordable housing who are employed in occupations or professions in which they are essential to the county as reference in Chapter 67-37.005(8), F.A.C. and Section 420.9075(3)(a), F.S.

Pursuant to Section 420.9075 (3)(a). Florida Statutes, essential services personnel are persons in need of affordable housing who are employed in occupations or professions in which they are considered essential to the community as defined by each county or municipality.

Essential Service Personnel for this plan shall be defined as teachers and educators; school district, community college, and County employees; sheriff department, fire emergency service personnel; code enforcement personnel; and health care personnel.

II. LHAP HOUSING STRATEGIES:**A. Name of the Strategies: Purchase Assistance for Newly Constructed Homes:**

1. **Summary of the Strategy:** The purpose of the Purchase Assistance Program is to promote home ownership. Funds will be made available to assist first-time homebuyers to purchase a new home. First-time homebuyer is defined as: an applicant who has not owned a home during the past three years; one who has been displaced as a result of divorce or domestic abuse; or, a person displaced as a result of a governmental action. Eligible activities under this strategy shall include down payment assistance, and closing cost assistance. Mobile homes are eligible for purchase under this program. In the event of a refinancing request, the County Staff will review the terms of the new loan and based on the following criteria, will recommend subordination to the County Commission, who will make the ultimate decision:
 - a. The new loan must not be greater than the original loan obtained to acquire the home;
 - b. The interest must be the same or less than the original interest rate;
 - c. Payments must still meet the Home Ownership Affordability criteria; and
 - d. Payments may be no higher than the original payments; unless the term is being reduced (Home Ownership Affordability criteria must still be met).
2. **Fiscal Years Covered:** FY 2009/2010, 2010/2011, 2011/2012
3. **Income Categories to Be Served:** Very Low, Low, and Moderate income Households
4. **Maximum Award is noted on the Housing Delivery Goals Chart:** *\$15,000.00*
5. **Terms, Recapture and Default:** Include terms of recapture in the event of default
A lien shall be placed on the property containing recapture provisions. The recapture provision for the Down/Payment Closing Cost Programs are; the loans to be forgiven over a period of five (5) years, at zero percent interest; the principal of the loan will be reduced at 20% increments per year over five years; if owner should sell, transfer title,

otherwise disposed of, if the owner shall die or fail to meet the five year occupancy requirement. After five years the loan shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs.

6. **Recipient Selection Criteria: Assistance will be prioritized using the following criteria:** Applications for assistance under this program will be reviewed and approved on a first-come, first-ready-to-close basis. The Applicant must be able to obtain first mortgage financing.
7. **Sponsor Selection Criteria: Not Applicable**
8. **Additional Information:**
IMPACT FEE/SHIP assisted applicants can only benefit once every 10 years from the program with the exception of those affected by disaster and requiring emergency assistance.

B. Name of the Strategies: Owner Occupied Emergency Repair

1. **Summary of the Strategy:** The strategy provides eligible home owners with assistance to address emergency repairs, including the County's water/sewer access fee. Repairs considered an emergency will be available only to owner/occupied households. Emergency situations may vary from a leaking roof, plumbing, handicap ramps, to faulty wiring. In general, any situation that endangers the health and safety of the family will be considered an emergency repair.
2. **Fiscal Years Covered:** FY 2009/2010, 2010/2011, 2011/2012
3. **Income Categories to be served:** Very low and low income
4. **Maximum award is noted on the Housing Delivery Goals Charts:** \$8000.00
5. **Terms, Recapture and Default:** Include terms of recapture in the event of default: Assistance will be provided as a grant to income eligible households. Emergency repairs will be provided in the form of a grant. The recapture provisions for this strategy are: the owner must occupy the home for five years after receipt of the grant, if the owner fails to meet the occupancy requirements, the owner must repay the grant at a prorated amount which shall be reduced at 20% increments per year over five years; if they should sell, transfer title, otherwise disposed of, if the owner shall die or fail to meet the five year occupancy requirement. After five years, the grant shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs.
6. **Recipient Selection Criteria:** Assistance will be prioritized using the following criteria:
 - i) Emergency nature of rehabilitation/repair. Existing health and dangerous conditions, as determined by the County Building Department shall be given high priority.
 - ii) Income and Assets of household.
 - iii) Applicants must be willing to execute all necessary documents on a timely basis.

7. Sponsor Selection Criteria, if applicable: Not Applicable

8. Additional Information:

Funds available for this strategy are utilized to correct code deficiencies and/or health and safety issues that pose an immediate threat to the safety of the residents.

C. Name of the Strategies: Owner Occupied Rehabilitation

1. **Summary of the Strategy:** This program is designed to provide assistance to income eligible households with repairs, alterations, and/or additions in order to improve the health, safety and wellbeing of the household, or to contribute to the structural integrity and preservation of the unit. Repairs will address repairs over \$8000.00 to make the home handicap accessible, connect the home to City/County water and sewer system, correct code violations, and/or substantially rehabilitate the home. Priority shall be given for life threatening hazards, code violations, and health and safety issues as determined program staff. Mobile homes are eligible for purchase under this program.
2. **Fiscal Years Covered:** FY 2009/2010, 2010/2011, 2011/2012
3. **Income Categories to be served:** Very low and low income
4. **Maximum award is noted on the Housing Delivery Goals Charts:** \$35,000.00
5. **Terms, Recapture and Default:** Include terms of recapture in the event of default:
The deferred payment loan will involve a security agreement in the form of a lien being placed on the property. The loans to be forgiven over a period of five (5) years, at zero percent interest; the principal of the loan will be reduced at 20% increments per year over five years; if owner should sell, transfer title, otherwise disposed of, or if the owner shall die or fail to meet the five year occupancy requirement. After five years, the loan shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs.
6. **Recipient Selection Criteria:**
Assistance will be prioritized using the following criteria:
 - i) Emergency nature of rehabilitation/repair. Existing health and dangerous conditions, as determinant by the County Building Department shall be given high priority.
 - ii) Income and Assets of household. Applicants must be willing to execute all necessary documents on a timely basis.

7. Sponsor Selection Criteria, if applicable: Not Applicable

8. Additional Information:

IMPACT FEE/SHIP assisted applicants can only benefit once every 10 years from the program with exception to those requiring emergency assistance an are affected by a disaster.

D. Name of the Strategy: Post Disaster Housing Recovery

1. **Summary of the Strategy:** The Disaster Mitigation/Recovery Program is made available to applicants whose homes have been damaged in a disaster declared by Executive Order. SHIP funds would be used to leverage available federal, state, and insurance funds to provide assistance to eligible households for the purpose of repairing eligible housing. Use of funds would include purchase of emergency supplies to weatherproof damaged homes, interim repairs to avoid further damage, tree and debris removal required to make the housing units habitable and post-disaster assistance for non-insured repairs required in order for the unit to meet the County's minimum housing standards. Funding may also be used for homeowner relocation expense such as security deposit for eligible recipients that have been displaced from their homes due to damage from a declared disaster. Mobile homes are eligible for purchase under this program.
2. **Fiscal Years Covered:** FY 2009/2010, 2010/2011, 2011/2012
3. **Income Categories to be served:** Very low and low income
4. **Maximum award is noted on the Housing Delivery Goals Charts:** \$5000.00
5. **Terms, Recapture and Default:** Include terms of recapture in the event of default: Disaster Mitigation/Recovery will be provided in the form of a grant. The recapture provisions for this strategy are: the owner must occupy the home for five years after receipt of the grant, if the owner fails to meet the occupancy requirements, the owner must repay the grant at a prorated amount which shall be reduced at 20% increments per year over five years; if they should sell, transfer title, otherwise disposed of, if the owner shall die or fail to meet the five year occupancy requirement. After five years the grant shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs.
6. **Recipient Selection Criteria:**
Assistance will be offered on a first come, first served basis. Applicants must own

and occupy the assisted property as a principal residence. The Residence must have been damaged in a declared natural disaster.

7. **Sponsor Selection Criteria, if applicable:** Not Applicable
8. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing.

E. Name of the Strategy: Florida Homebuyer Opportunity Program

1. **Summary of the Strategy:** This strategy is designed in response to the legislative proviso requiring SHIP local governments to expand 2009-2010 funds to ensure that residents of the state derive the maximum possible economic benefit from the federal first time homebuyer tax credit created through The American Recovery and Reinvestment Act (ARRA) of 2009 by providing subordinate down payment assistance loans to first time homebuyers, for owner occupied primary residences; that can be repaid by the income tax refund the homebuyer is entitled to under the First Time Homebuyer Credit. The state program shall be called “Florida Homebuyer Opportunity Program”. Mobiles homes are eligible for purchase under this program.
2. **Fiscal Years Covered:** FY 2009/2010 until expiration of the Florida Homebuyer Opportunity Program Tax Credit.
3. **Income Categories to be served:** Income Categories to be served: Up to \$75,000 for single taxpayers or \$150,000 for joint filers. There is no requirement to reserve 30 percent of the funds for awards to very-low-income persons or 30 percent of the funds for awards to low-income persons; and there is no requirement to expend 75% of funds for construction, rehabilitation or emergency repairs.
4. **Maximum award:** is the principal balance of the loans provided shall not exceed 10% of the purpose price or \$8,000 whichever is less.
5. **Terms, Recapture and Default:** The deferred payment loan will involve a security agreement in the form of a lien being placed on the property. If the county receives payment from the homebuyer within 18 months after the closing date of the loan the county shall waive all interest charges. A homebuyer who fails to fully repay the loan within 18 months shall be subject to collections or the repayment terms provided in the Purchase Assistance Program strategy page 10, paragraph #5, in the local housing assistance plan. All funds repaid to a county shall be considered “program income” as defined in s. 420.9071 (24).

6. **Recipient Selection Criteria:** Recipients must meet the requirement of the following:
The maximum income limit shall be adjusted gross Income of \$75,000.00 for single taxpayer households or \$150,000.00 for joint-filing taxpayer households which are equal to that permitted by the American Recovery and Reinvestment Act of 2009.
7. **Sponsor Selection Criteria, if applicable:** Not Applicable

F. Name of the Strategy: Foreclosure Prevention Program

- 1. Summary of the Strategy:** The purpose of the Foreclosure Prevention Program is to provide assistance on a first-come served basis to eligible applicants who are 3 months delinquent in their mortgage payments, but whose homes have not yet had foreclosure sale date set. Assistance is available to homeowners who are delinquent for circumstances beyond their control, such as job loss, loss spousal support, personal injury, or unanticipated emergency expenses, as determined by the jurisdictions SHIP program. Eligible expenses will include delinquent mortgage payments, attorney's fees, recording fee, and late fees. Mobiles homes are eligible for purchase under this program.
- 2. Fiscal Years Covered:** FY 2009/2010 (only)
- 3. Income Categories to be served:** Very low and low income
- 4. Maximum award is noted on the Housing Delivery Goals Charts: \$4500.00**
- 5. Terms, Recapture and Default:** Include terms of recapture in the event of default: Assistance will be provided as a one time grant to income eligible households. The owner is required to occupancy the home as his/her primary residence for five years to avoid repayment of the grant. If the owner should sell, transfer title, otherwise disposed of the property, if the owner shall die or fail to meet the five year occupancy requirements, the grant must be repaid at a prorated amount which shall be reduced at 20% increments per year over five years. After five years the grant shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs.
- 6. Recipient Selection Criteria:** Applicant must have purchased a home in Wakulla County. Applicants must be low or very-low income households, must own and occupy the assisted property as their principal residence, must be delinquent at least three full monthly mortgage payments and in receipt of a letter from the mortgage notifying the applicant of delinquency and/or intent to foreclose, and must attend counseling sessions

as determined by the Wakulla County SHIP Program. Assistance is provided on a one-time basis and will be provided on a first come first served basis.

7. Sponsor Selection Criteria, if applicable: Not Applicable

8. Additional Information:

Clients will be referred to other federal, state, and local foreclosure prevention programs when funds are available.

G. Name of the Strategy: Purchase Assistance Program for Existing Homes

1. **Summary of the Strategy:** The purpose of the Purchase Assistance Program is to assist potential homeowners with the purchase of an existing home less than ten (10) years of age and shall not exceed \$189,000.00. For the use for their principle residence only. Potential homebuyers must hire a private home inspector to insure that the unit currently meets State and Local Building Codes. Mobile homes are eligible for purchase under this program.
2. **Fiscal Years Covered:** 2009/2010, 2010/2011, 2011/2012
3. **Income Categories to be served:** Very low, low, and Moderate Income Families
4. **Maximum award is noted on the Housing Delivery Goal Charts:**
5. **Terms, Recapture and Default:** Include terms of recapture in the event of default: The deferred payment loan will involve a security agreement in the form of a lien being placed on the property. The loans to be forgiven over a period of five (5) years, at zero percent interest; the principal of the loan will be reduced at 20% increments per year over five years; if owner should sell, transfer title, otherwise disposed of, if the owner shall die or fail to meet the five year occupancy requirement. After five years the loan shall be forgiven under all circumstances. In the event the owner should die, this strategy allows assumption by income eligible heirs. In the event of a refinancing request, County Staff will review the terms of the new loan and based on the following criteria, will recommend subordination to the County Commission, who make the ultimate decision:
 - a. The new loan must not be greater than the original loan obtained to acquire the home.
 - b. The interest must be the same or less than the original interest rate;
 - c. Payments must still meet the Home Ownership Affordability criteria; and
 - d. Payment may be no higher than the original payments; unless the term is being reduced (Home Ownership Affordability criteria must still be met).

6. Recipient Selection Criteria:

Assistance will be prioritized using the following criteria:

Applications for assistance under this program will be reviewed and approved on a first-come, first-ready-to-close basis. The Applicant must be able to obtain first mortgage financing.

7. Sponsor Selection Criteria: None

8. Additional Information:

IMPACT FEE/SHIP assisted applicants can only benefit once every 10 years from the program with exception to those requiring emergency assistance an are affected by a disaster.

H. Name of the Strategies: Rental Deposit Assistance and Eviction Protection Strategy

1. Summary of the Strategy: The County, in an effort to assist individuals and families who are homeless, or at risk of becoming homeless, will use SHIP funds to provide the upfront funds for households to obtain quality, safe, decent and affordable rental housing. The household must have the income to afford the monthly rental payments. The County will pay for items such as first month's rent, security deposit, utility connection/start-ups and notices of termination of utility services, up to a maximum of \$3000.00 per household. Funds will also be provided to those tenants in danger of being evicted from their current occupied rental units.

2. Fiscal Years Covered: FY 2010/2011

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

4. Maximum award is noted on the Housing Delivery Goals Charts: \$3000.00

5. Terms, Recapture and Default: Include terms of recapture in the event of default: Assistance will be provided as a grant to income eligible households. Rental Deposit Assistance and Eviction Protection will be provided in the form of a grant. In the event the applicant should die, this strategy allows assumption by income eligible heirs.

6. Recipient Selection Criteria: Assistance will be prioritized using the following criteria:

i) Rental Deposit Assistance and Eviction Protection. Existing health and dangerous conditions, as determined by the County Building Department shall be given high priority.

ii) Income and Assets of household.

iii) Applicants must be willing to execute all necessary documents on a timely basis.

7. Sponsor Selection Criteria, if applicable: Not Applicable

8. Additional Information: IMPACT FEE/SHIP applicants using the Rental Deposit Programs must meet the following criteria: Very low income must be homeless or at risk of homeless because of the inability to pay the rental deposit (first and last is also defined as rental deposit

under this program). The lease must be for at least one year. Assistance is limited to a one-time

WAKULLA COUNTY

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award. Applicants cannot rent mobile homes. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.

Applicants requesting assistance using the Eviction Protection Program must meet the following criteria: very low income must be in danger of being evicted out of their rental dwelling unit because of late or non-payment. Applicants must show that they have the ability to pay the rent after the County's assistance is given without further assistance. Assistance is limited to a one-time award per twelve month period **per household**. Applicants can rent mobile homes built after 1994. Eligibility will be performed on an expedited basis and may include alternative forms of documentation, such as current pay stubs and benefit letters, as well as oral verification of employment wages, other income, and assets. Assistance shall be done on a first-come, first-served basis.

Additional Information: In the event of a natural and/or man-made disaster and a declaration by the local authorities, State of Florida and/or federal government of a disaster area, any funds that are unencumbered for the Down Payment and Closing Costs Assistance Strategy, may be used to assist with disaster recovery efforts. The expenditure of funds must be for eligible activities as permitted by SHIP statute, rule and/or emergency rule as published by the Florida Housing Finance Corporation.

III. LHAP INCENTIVE STRATEGIES: *Section 420.9071 (16), F.S.***A. Name of the Strategy: Expedited Permitting for Affordable Housing**

Permits as defined in s. 163.3164(7) and (8) for affordable housing

Projects are expedited to greater degree than other projects.

- a. Established policy and procedures:
- b. Permits as defined in S.163.3164_(7) and (8) for affordable housing projects are
- c. Expedited to a greater degree than other projects. Wakulla County permitting process shall remain as it exists. However, if affordable housing projects begin to experience delays beyond the normal permitting time frame and not related to developers changes, or is more than four weeks on any phase of the permitting process. Then such affordable housing projects will be processed ahead of other projects to be considered. For the purpose of expedited permit process, affordable housing projects will be identified as those projects assisted with state or federal funds.

Additional Information:

SHIP staff will monitor affordable housing projects delays.

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.

- a. Establish policy and procedure:
The Administration staff continues to review the local policies, ordinances, regulations, and plan provisions. Recommendations are provided to the Board of County Commission on an as needed basis.

IV. EXHIBITS:

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

B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and F.A.C.*

A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.

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

Chapter 67-37.005, F.A.C.

Complete HDGC for each fiscal year is attached as Exhibit C.

D. Certification Page: *Chapter 67-37.005(7), F.A.C*

Signed Certification is attached as **Exhibit D Adopting Resolution:** *Section 420.9072(2)(b)*

Original signed, witnessed or attested adopting resolution is attached as **Exhibits E.**

E. Program Information Sheet:

Completed program information sheet is attached as **Exhibit F.**

F. Ordinance: *Section 420.9072(3)(a), F.S.*

If changed from the original ordinance, a copy is attached as **Exhibit G**