



**LEE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE
COMMUNITY DEVELOPMENT / PUBLIC WORKS BUILDING
1500 MONROE STREET, FORT MYERS**

First Floor Conference Room 1B

**Monday, November 4, 2019
2:00 PM**

AGENDA

1. Call to Order / Review of Affidavit of Publication
2. Approval of Minutes – August 12, 2019
3. 2019/2020 Lee County SHIP Cycle
 - a. Requests and recommendations for funding
4. Draft 2020-2023 Local Housing Assistance Plan (LHAP)
5. Adjournment
Next Meeting Date: TBD

To view a copy of the agenda, go to www.leegov.com/dcd/calendar.

For more information, contact Angela Dietrich at adietrich@leegov.com

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MINUTES REPORT
AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)
August 12, 2019

MEMBERS PRESENT:

Marion Briggs, Chair
Matthew P. Vissagio, Vice-Chair
Charles “Steve” Wood
Al J. Giacalone III
Shawn Williams
Jill Morrissey
Michael Wukitsch

MEMBERS ABSENT

Kenneth Jenkins
Henry “Hank” Zuba

STAFF PRESENT

Mikki Rozdolski, Planning Manager
Sharon Jenkins-Owen, Principal Planner
Brandon Dunn, Principal Planner
Angela Dietrich, Technician I

MEMBERS OF THE PUBLIC/INTERESTED PARTIES

Alfred DeMott, III, Once a Month Charity

Agenda Item 1 – Call to Order/Review of Affidavit of Publication/

Ms. Marion Briggs brought the meeting to order at 2:01 p.m. in the Public Works/ Community Development Building, 1st Floor Conference Room, Downtown, Fort Myers.

Ms. Angela Dietrich, stated that the Affidavit of Publication had been reviewed by the County Attorney’s office, was sufficient as to form and content and the meeting could proceed.

Agenda Item 2 – Approval of Minutes – March 11, 2019

Mr. Shawn Williams made a motion to approve the minutes with the following change:

2. 420.9076(4)(b): It is recommended that a program be instituted to defer payment of impact fees through issuance of a loan, with a lien, that is forgiven within an established timeframe. If the unit is sold prior to the set timeframe, the loan is reduced on a graduated basis depending on the number of years since issuance. The equity benefit provided in such a program is ultimately borne by the income eligible household that purchases the home.

It is recommended that revenue from the Housing Trust fund, general revenue, or SHIP funds be used to source the loan. A claw back or recapture mechanism should also be put in place to ensure funds are collected in the event a homeowner sells the property prior to meeting the established timeframe. Mr. Matt Vissagio 2nd the motion and the motion carried unanimously.

Ms. Briggs introduced the new committee member Ms. Jill Morrissey. Ms. Morrissey is with FineMark National Bank & Trust and she handles the Community Reinvestment Act, which focuses on finding ways to help with affordable housing and economic development.

Agenda Item 3– 2019/20/20 Grant Funding Cycle

Ms. Dietrich gave the committee members and public an overview of the SHIP 2019/2020 cycle. Lee County received \$663,318 for FY 2019/2020. The SHIP application deadline is September 6, 2019. Once all applications are received, the applications will be reviewed, scored and ranked. Staff will be presenting the rankings/recommendations at the next Affordable Housing Advisory Committee meeting.

Agenda Item 4 – Review Draft 2020-2023 Local Housing Assistance Plan (LHAP)

Ms. Sharon Jenkins-Owen provided an overview of the changes that were made to the LHAP.

Mr. Williams asked that his additional language for item (2) 420.9076(4)(b) be added to the incentives in the LHAP.

Mr. Williams made a motion to table the approval of the LHAP to the next meeting, so that the committee has time to review the LHAP. Mr. Al Giacalone, III 2nd the motion. The motion carried unanimously.

Ms. Brigg introduced Mr. Alfred DeMott. Mr. DeMott is from Palm Beach, Florida and operates Once a Month Charity. Once a Month Charity is a non-profit organization that helps Veterans and single parent families and related organizations. Mr. DeMott handed out an overview (copy attached) of his Affordable Housing Program to the committee members and staff.

Agenda Item 5 – Adjournment / Next Meeting Date

Ms. Briggs asked for a motion to adjourn. Mr. Williams made the motion. Mr. Vissagio 2nd the motion the motion passed unanimously.

The next meeting is tentatively scheduled for November 4, 2019 – 1500 Monroe Street, 1st Floor Conference Room, Fort Myers, FL. The meeting adjourned at 3:10 p.m.

A recording of this meeting is available. Please contact Angela Dietrich at 239-533-8389 or adietrich@leegov.com to obtain a copy of the recording.

ONCE A MONTH CHARITY AFFORDABLE HOUSING PROGRAM

ALFRED S. DeMOTT III
745 US HWY #1, SUITE 302
NORTH PALM BEACH, FL 33408
(561) 727-3900 ext 101

OVERVIEW

Once A Month Charity, Inc. was organized as a non-profit 501c (3) entity in the State of Florida on October 17, 2011 by Alfred S. DeMott III and his family. The Company currently derives revenue from donations and provides food and other services to veteran groups, single parent families and related organizations.

DESCRIPTION OF BUSINESS

Once A Month Charity (hereinafter referred to as OAMC) has a new mission to alleviate the widespread problem of affordable housing in the South Florida region. OAMC will provide leadership in assembling suitable vacant property, licensed contractors and architects, financing alternatives and potential owners of these properties.

BACKGROUND: NOT JUST A STATE, BUT A NATIONAL PROBLEM

Within the past fifteen years, the availability of affordable housing in the South Florida region has diminished substantially. Many veterans and single parent families cannot obtain housing at reasonable monthly payments.

THE PROGRAM

There are several phases of this program that will be discussed: Obtaining property, building structure, funding as well as ongoing monthly and annual costs. OAMC plans to provide affordable housing to various families and individuals in need. A selection committee will be established to determine criteria for applicants and will also be responsible to prioritize the applicants. Based on the final total cost of each property, a rental amount will be determined. Rents will only cover costs of capital, if any, utilities, insurance and real estate taxes. Tenants will be responsible for repair and maintenance expenses. Once a tenant or tenants are approved for a property, they will have a continuous lease as long as their qualifying situation remains the same and the requirements of the lease are maintained.

PHASE 1 – OBTAIN PROPERTY

Since the summer of 2018, ABLDVC LLC has been accumulating lots on the West Coast of Southwest Florida. ABLDVC is an investment entity owned by the DeMott family. These lots have been obtained at discount prices by utilizing the tax deed auctions of the various counties. Most lots are currently having the titles cleared. Currently ABLDVC LLC owns thirty-one lots in Charlotte, Lee and Sarasota Counties. Additional lots will be obtained by tax deed auctions and donated land from County through escheated process. One significant obstacle utilizing the tax deed auctions is the possibility of code enforcement liens. These charges could be relatively small for such issues as mowing or debris removal. However, many lots located within the targeted areas have demolition liens which could significantly impact the feasibility of affordable housing on the lot.

PHASE II – PLANS and CONSTRUCTION

OAMC is in the process of engaging an architect to develop plans tailored to veterans, disabled individuals and single parent families. Buildings will range from 800sf to 1400sf and consist of 1,2 and possibly 3 bedrooms with 1 or 2 baths. Capabilities for disabled individuals will also be taken into consideration. OAMC has also engaged BC Restoration to assist with the permitting processes and obtaining subcontractors. Bryan Chase, owner of the company, is a State licensed General Contractor. OAMC will work with companies to rent appliances. This procedure will allow tenants to choose their own items, assist individuals in increasing their credit score eliminate repair and maintenance costs for OAMC and the tenant can retain the appliances if they decided to move.

PHASE III - FUNDING

There will be three areas utilized to fund these projects.

- 1) Subcontractors and Suppliers will be asked to donate all or part of their time and materials.
- 2) Donations will be obtained from individuals and corporations through social media. In addition, a “GO FUND ME” account will also be established for each project. Finally, grants will be written for possible governmental funding.
- 3) The remaining costs will be covered by low interest rate loans. Individuals, corporations and lending institutions will be solicited to provide funds.
- 4) OAMC will also be soliciting organizations to guarantee or subsidize the month rent for the units.
- 5) Finally, OAMC plans to develop financing programs for these projects through local governmental agencies, such as loan guarantees, rent guarantees and possibly a bond issue that would support all non-profits that construct affordable housing.

PHASE IV – ONGOING EXPENSES

There will be various costs to maintain the residence.

- 1) Real Estate Taxes – We will work with local taxing authorities to request certain exemptions while the properties qualify for affordable housing.
- 2) Insurance – We are currently negotiating with our insurance broker to charge only the direct cost of the insurance without commission. In addition, we will seek discounts from the various insurance companies, primarily since the structures will be new.
- 3) Utilities – As the structures will have energy efficient and water conservation aspects, we hope to minimize these monthly costs.
- 4) Repairs and maintenance – Tenants will be responsible for the repairs and maintenance of the property. OAMC will solicit vendors for discounted or free services.

OPERATIONS

The daily activities, such as rent collection, bill payments and construction supervision will be provided by the staff of Luxury Estates Realty and Management, Inc. LERM is a licensed and insured property management and real estate company located in North Palm Beach, Florida and owned by Alfred S. DeMott III. Currently, the staff provides all the administrative functions of OAMC as well as covers most of the overhead costs.

Account	Address	Account	Address
<u>04-44-25-05-00021.0010</u>	353 ALTAMONT AVE	<u>19-44-25-P2-005L0.0070</u>	2269 FRENCH ST
<u>04-44-25-12-00000.013E</u>	322 BELLAIR RD	<u>19-44-25-P2-005L0.0090</u>	2279 FRENCH ST
<u>04-44-25-16-00006.0060</u>	460 MENOCAL AVE	<u>19-44-25-P2-00927.0220</u>	3341 WILLARD ST
<u>06-45-27-01-00007.0020</u>	115 APACHE ST	<u>19-44-25-P2-01005.0050</u>	3544 MARTIN CT
<u>07-43-25-01-00000.0180</u>	6680 GOLDEN RD	<u>19-44-25-P2-0140B.0130</u>	2168 BEN ST
<u>08-44-24-C4-01510.0250</u>	120 NE 20TH AVE	<u>19-44-25-P2-01500.0380</u>	3312 ARMSTRONG
<u>08-44-25-P1-0040B.0080</u>	3679 SEMINOLE AVE	<u>19-44-25-P2-01500.0490</u>	3309 ARMSTRONG
<u>08-44-25-P2-0280C.0090</u>	717 OLEANDER AVE	<u>19-44-25-P2-01500.0520</u>	3303 ARMSTRONG
<u>08-44-25-P4-04203.0290</u>	3749 BELMONT ST	<u>19-44-25-P2-01500.0550</u>	3304 BASSIE CT
<u>08-44-25-P4-04400.0150</u>	3856 BELMONT ST	<u>19-44-25-P2-01500.0560</u>	3306 BASSIE CT
<u>08-44-25-P4-04400.0400</u>	PEARL ST	<u>19-44-25-P2-01500.0740</u>	3305 BASSIE CT
<u>09-44-25-03-00001.0210</u>	591 CAROLINA AVE	<u>19-44-25-P2-01500.0770</u>	3302 HANDY CT
<u>09-44-25-06-0000D.0330</u>	571 IONE AVE	<u>19-44-25-P2-01500.0790</u>	3306 HANDY CT
<u>09-44-25-08-0000B.0090</u>	4419 GLENWOOD AVE	<u>19-44-25-P2-01500.0960</u>	3305 HANDY CT
<u>09-44-25-15-0000D.0190</u>	4987 LUCKETT RD	<u>19-44-25-P3-00918.0140</u>	3409 SOUTH ST
<u>11-44-25-00-00002.0030</u>	5320 TICE ST	<u>19-44-25-P3-00920.0070</u>	3224 DORA ST
<u>12-44-23-C1-02401.0260</u>	704 NE JUANITA CT	<u>19-44-25-P3-00923.0090</u>	3416 FRANKLIN ST
<u>16-44-25-P1-0090E.0070</u>	4540 OHIO AVE	<u>19-44-25-P4-0010B.0060</u>	2738 FORD ST
<u>17-44-25-P1-0190B.0160</u>	307 NOGALES ST	<u>20-44-25-P1-00401.0120</u>	3505 FAIRVIEW AVE
<u>17-44-25-P2-018J0.0160</u>	316 LOUISE AVE	<u>20-44-25-P1-00404.0160</u>	2180 BARKER BLVD
<u>18-44-25-P1-00003.0100</u>	1504 HIGH ST	<u>20-44-25-P1-00519.001B</u>	2109 DUPREE ST
<u>18-44-25-P3-03514.0070</u>	1785 MARYLAND AVE	<u>20-44-25-P1-01002.0370</u>	3704 AMERICAN AVE
<u>18-44-25-P4-00019.0010</u>	LEMON ST	<u>20-44-25-P1-01005.0140</u>	2188 DAVIS CT
<u>19-44-25-P2-0050C.0320</u>	2005 CARVER AVE	<u>20-44-25-P1-01006.0100</u>	2169 DAVIS CT
<u>19-44-25-P2-0050F.0160</u>	2121 FRENCH ST	<u>20-44-25-P1-01006.0130</u>	2197 DAVIS CT
<u>19-44-25-P2-0050G.0080</u>	2216 CUBA ST	<u>24-44-24-P2-02721.026A</u>	CRANFORD AVE
<u>19-44-25-P2-0050G.0090</u>	2218 CUBA ST	<u>25-44-24-P1-0350D.0060</u>	2039 WALTMAN ST
<u>19-44-25-P2-005K0.0150</u>	2258 FRENCH ST	<u>32-47-25-B3-03600.0130</u>	IMPERIAL RIVER RD
<u>19-44-25-P2-005K0.0170</u>	2250 FRENCH ST	<u>36-44-27-10-00040.0020</u>	320 IRVING AVE
<u>19-44-25-P2-005L0.0040</u>	2259 FRENCH ST		

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested / Total Project Cost	Amount of Other Funding	Requested Average SHIP \$'s Per Unit / Cost per Unit	House- holds & Income Level	Comments
2019/2020 Homeownership- New Construction						
Application #1	Household Income:	\$485,000 SHIP	\$2,800.000 1 st Mortgage	\$24,250	Average SHIP per unit for 20 units	Recommended: \$484,322 Construction of 20 single family houses for 2 VL, 18 L with priority for households with special needs.
Agency Name: Habitat for Humanity	2 VL 18 L	\$3,339,430 Total project cost	\$20,430 SIFR	\$175,000	Average cost per unit	
Project Name: New Construction	\$485,000 Construction of 20 single family houses for 2VL, 18 L with priority to households with special needs.					
Location: Scattered sites Unincorporated Lee County Bonita Springs Fort Myers	Project Description: Habitat proposes to construct 20 single family houses. Habitat is their own mortgage company and can guarantee that the prospective homebuyers will have financing through Habitat's zero interest home mortgage programs. Habitat owns the parcels that will be used for the construction of the homes. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: December 30, 2020					

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House-holds & Income Levels	Comments
2019/2020 Homeownership- New Construction						
Application #2 Agency Name: Lee County Housing Development Corp. Project Name: Knapp St. New Construction Location: Unincorporated Lee County (Lehigh)	Household Income: 0 VL 3 L 0 M Total Requested: \$120,000 Construction of 3 single family houses for 3L households. Project Description: LCHDC proposes to build 3 single family houses for low income households in Lehigh Acres. The total project cost is \$570,906. The proposed funding includes \$120,000 – SHIP, \$440,406 Client mortgage and \$10,500- Client cash contribution. The applicant anticipates that site acquisition plus construction cost will be about \$190,302 per house. The estimated 1 st mortgage for each household is \$146,802. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: N/A	\$120,000 SHIP \$570,906 Total project cost	\$440,406 1 st Mortgage \$10,500 Client Cash Contribution	\$40,000 Average SHIP per unit for 3 units \$190,302 Average cost per unit		Recommended: \$ -0- No funding is recommended based on ranking. The funding request for the homeownership strategy was in excess of the available funding.

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL=Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House- holds & Income Levels	Comments
2019/2020 Homeownership- New Construction						
Application #3	Household Income:	\$135,000 SHIP	\$283,125 1 st Mortgage	\$20,000 Average SHIP per unit for 3 units		Recommended:
Agency Name: Lee County Housing Development Corp.	0 VL 3 L 0 M	\$485,625 Total project cost	\$60,000 Ft. Myers SHIP			\$ -0-
Project Name: New Construction	Total Requested: \$135,000 Construction of 3 single family houses for 3L households.		\$7,500 Client Cash Contribution:	\$161,875 Average cost per unit		No funding is recommended based on ranking. The funding request for the homeownership strategy was in excess of the available funding.
Location: City of Ft. Myers	LCHDC proposes to build 3 single family houses for low income households in the City of Ft. Myers. The total project cost is \$485,625. The proposed funding includes \$135,000 – Lee County SHIP, \$60,000 – City of Ft. Myers SHIP, Client cash contribution \$7,500 and \$283,125 - private financing. The applicant anticipates that site acquisition plus construction cost will be about \$161,875 per house. The estimated 1 st mortgage for each household is \$94,375. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: N/A					

Summary of Grant Requests, Evaluation and Recommendation

Request						Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$'s Per Unit/ Cost per Unit		House-holds & Income Levels	Comments
2019/2020 Homeowner Rehabilitation							
Application #4	Household Income:	\$145,000 SHIP	-0-	\$36,250	Average SHIP per unit for 4 units	4 L	Recommended: \$140,000 Rehabilitation of 4 L income owner occupied households with priority given to households with special needs.
Agency Name: Habitat for Humanity	0 VL 4 L 0 M	\$145,000 Total project cost					
Project Name: Habitat for Humanity-Owner-Occupied Rehabs	Total Requested: \$145,000 Rehabilitation of 4 L homes with priority given to households with special needs.			\$36,250	Average cost per unit		
Location: Scattered site in Cities and Unincorporated Lee County	Project Description: Habitat plans on providing construction rehabilitation services for at least 4 low owner occupied households with priority given to households with special needs. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program.						
	Completion: June 30, 2020						

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House- holds & Income Levels	Comments
2019/2020 Homeowner Rehabilitation						
Application #5 Agency Name: Lee County Housing Development Corp Project Name: Homeownership Rehabilitation Location: City of Ft. Myers, Cape Coral & Scattered Sites Unincorporated	Household Income: 6 VL 2 L 0 M Total Requested: \$145,000 Rehabilitation of 8 owner occupied houses for 6 VL and 2 L households with priority given to households with special needs. Project Description: LCHDC plans on providing construction rehabilitation services for at least 6 VL and 2 L households. LCHDC and target the program for special needs and elderly households. Rehab activities is anticipated to include roof replacements, well & septic repairs, heating and water heater repairs, replacing windows & doors, replacing siding or porches, repairing foundations, providing handicap accessibility, plumbing and electrical repairs, lead paint testing, and the like. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: December 30, 2020	\$145,000 SHIP \$145,000 Total project cost	-0-	\$18,125 Average SHIP per unit for 8 units \$18,125 Average cost per unit	4 VL	Recommended: \$65,000 Rehabilitation of 4 VL income owner occupied households with priority given to households with special needs.

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House-holds & Income Levels	Comments
2018/2019 Rental– Construction Rehab						
Application #6 Agency Name: Dunbar Improvement Assoc. Inc. Project Name: Palm City Gardens Location: City of Ft. Myers	Household Income: 6 VL 0 L 0 M Total Requested: \$121,212 Rehabilitation services for 6 VL households. . Project Description: Dunbar plans on providing construction rehabilitation services for 6 VL households with special needs. Work to be completed Includes kitchen rehab to make the area handicapped accessible. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Unit Completion: N/A	\$121,212 SHIP \$121,212 Total project cost	-0-	\$20,202 Average SHIP per unit for 6 units \$20,202 Average cost per unit		Recommended: \$ - 0 – No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.

Summary of Grant Requests, Evaluation and Recommendation

Request						Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit		House-holds & Income Levels	Comments
2019/2020 Rental- Construction Rehab							
Application #7	Household Income:	\$121,212 SHIP	-0-	\$20,202	Average SHIP per unit for 6 units		Recommended: \$ - 0 – No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.
Agency Name: Dunbar Improvement Assoc. Inc	6 VL 0 L 0 M	\$121,212 Total project cost					
Project Name: Palm City Garden	Total Requested:			\$20,202	Average cost per unit		
Location: City of Ft. Myers	\$121,212 Rehabilitation services for 6 VL households.						
	Project Description:						
	Dunbar plans on providing construction rehabilitation services for at 6 VL households including for households with special needs. Work to be completed includes kitchen rehab. to make the area handicapped accessible.						
	The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program.						
	Completion: N/A						

Summary of Grant Requests, Evaluation and Recommendation

Request						Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$'s Per Unit/ Cost per Unit		House-holds & Income Levels	Comments
201/2020 Rental –Special Needs Rental							
Application #8	Household Income:	\$45,000 SHIP	\$5,950 LCHDC Match	\$45,000	Average SHIP per unit for 4 units		Recommended: \$ - 0 – No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.
Agency Name: Lee County Housing Development Corp.	1 VL 0 L 0 M	\$50,950 Total project cost					
Project Name: 3319 C Street/ Rehab for Special Needs Rental	Total Requested: \$45,000 Rehab 1 rental unit for 1VL income special needs household.			\$50,950	Average cost per unit		
Location: City of Ft. Myers	Rehab 1 rental home for 1very low special needs household. The Home will consist of 2 bedrooms, 1 bathroom with household appliances and window treatments.						
	The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: N/A						

Summary of Grant Requests, Evaluation and Recommendation

Request						Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL=Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit		House-holds & Income Levels	Comments
2019/2020 Rental – Special Needs Rental Rehab							
Application #9	Household Income:	\$99,468 SHIP	-0-	\$16,578	Average SHIP per unit for 6 units	6 VL	Recommended: \$99,468 Rehab rental for 6 VL income developmentally disabled individuals.
Agency Name: LARC, Inc.	6 VL 0 L 0 M	\$99,468 Total project cost		\$16,578	Average cost per unit		
Project Name: 902 SE 30 th St. Rental	Total Requested: \$99,468 Rehab rental for 6 developmentally disabled special needs individuals.						
Location: Cape Coral	Project Description: Rehab rental for 6 developmentally disabled special needs individuals. Rehab work will include kitchen renovations for wheelchair accessibility. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: June 30, 2020						

Summary of Grant Requests, Evaluation and Recommendation

Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House-holds & Income Levels	Comments
2019/2020 Rental – New Construction						
Application #10 Agency Name: Affordable Homeowners Inc. Project Name: (353 San Diego St) Rental Housing for Individuals with Disabilities, Seniors & Vets Location: Unincorporated Lee County	Household Income: 3 VL 1 L 0 M Total Requested: \$130,112 To construction 1 SRO for 3 VL and 1 L households with special needs. Project Description AHF is asking for funding to construct one home to accommodate 4 SRO for 3 VL and 1 L income special need individuals. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Unit Completion: December 30, 2020	\$130,112 SHIP \$375,236 Total project cost	\$245,124 HOME	\$32,528 Average SHIP per unit for 4 units 93,809 Average cost per unit	3 VL 1 L	Recommended: \$111,876 Construction of 1 SRO to accommodate 3 VL and 1 L income individuals with priority given to households with special needs.

Summary of Grant Requests, Evaluation and Recommendation

Requested					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House-holds & Income Levels	Comments
2019/2020 Rental – Special Needs Rental Rehab						
Application #11		\$260,330 SHIP	-0-	\$26,033	Average SHIP per unit for 10 units	Recommended: \$ -0- No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.
Agency Name: SalusCare	Household Income: 10 VL 0 L 0 M	\$260,330 Total project cost		\$26,033	Average cost per unit	
Project Name: 3763 Evans Ave.	Total Requested: \$260,330 SalusCare is requesting funding to rehab 3763 Evans Ave. to accommodate 10 VL income special needs individuals.					
Location: City of Ft. Myers	Project Description: SalusCare is requesting funding to rehab 3763 Evans Ave. to accommodate 10 VL income special needs individuals. Rehab is anticipated to include roof replacement, HVAC, and kitchen renovations. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program. Completion: N/A					

Summary of Grant Requests, Evaluation and Recommendation						
Request					Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit	House-holds & Income Levels	Comments
2019/2020 Rental – Special Needs Rental Rehab						
Application #12		\$260,330 SHIP	-0-	\$26,033	Average SHIP per unit for 10 units	Recommended: \$ -0- No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.
Agency Name: SalusCare	10 VL 0 L 0 M	\$260,330 Total project cost				
Project Name: 4120 Evans Ave.	Total Requested:			\$26,033	Average cost per unit	
Location: City of Ft. Myers	\$260,330 SalusCare is requesting funding to rehab 4120 Evans Ave. to accommodate 10 VL income special needs individuals.					
	Project Description:					
	SalusCare is requesting funding to rehab 4120 Evans Ave. to Accommodate 10 VL income special needs individuals. Rehab is anticipated to include roof replacement, HVAC, and kitchen renovations.					
	The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate documentation that expenditures were made in compliance with the SHIP program.					
	Completion: N/A					

Summary of Grant Requests, Evaluation and Recommendation

Request						Staff Recommendation	
Agency Name Project Name Location	Project description with # and types of units: M=Mod, L=Low, VL=Very Low Income, EL= Extremely Low Income	SHIP Amount Requested/ Total Project Cost	Amount of Other Funding	Requested Average SHIP \$’s Per Unit/ Cost per Unit		House- holds & Income Levels	Comments
2019/2020 Rental Rehab							
Application #13	Household Income:	\$228,681 SHIP	-0-	\$4,234.83	Average SHIP per unit for 54 units		Recommended:
Agency Name: Presbyterian Homes of Lehigh Acres	11 VL 37 L 6 M	\$7,800,000 Total project cost		\$144,444	Average cost per unit		\$ -0-
Project Name: 1311 Woodward Ct.	Total Requested: \$228,681 Construct 54 apartments for 11VL, 37 L and 6 M income elderly households.						No funding is recommended based on ranking. The funding request for the rental strategy was in excess of the available funding.
Location: Unincorporated Lee County	Project Description: Presbyterian Homes of Lehigh Acres wishes to expand the existing project located at 1311 Woodward Ct. to construct 54 apartments for 11 VL, 37 Low, and 6 M income elderly households. The 54 unit expansion will include 1 bedroom apartments. Containing approximately 600 sf of living space. Apartments will be energy efficient and handicapped accessible. The SHIP program disburses funds on a reimbursement basis. Applicants are reimbursed after providing adequate that expenditures were made in compliance with the SHIP program. Completion: N/A						

Summary of Grant Requests, Evaluation and Recommendation - Attachment 1

Note: Amount Available for Homeownership is \$769,322								ESTIMATED SPECIAL NEEDS DISTRIBUTION		DISTRIBUTION BY INCOME CATEGORY					
										VERY LOW		LOW		MODERATE	
HOMEOWNERSHIP Strategies	Application #	Applicant	145,000	160,000	464,322	Request	Recommend	Amount	Units	Amount	Units	Amount	Units	Amount	Units
New Construction	1	Habitat for Humantiy		100,000	384,322	\$485,000	\$484,322			\$48,432	2	\$435,890	18		
	2	Lee County Housing Development Corp.(LCHDC)				\$120,000	\$0								
	3	Lee County Housing Development Corp.(LCHDC)				\$135,000	\$0								
Downpayment / Closing Cost/ Acquisition / Rehab /	N/A	Dept of Human Services (County set aside - \$80,000)			80,000	\$80,000	\$80,000					\$80,000	2		
Homeownership Rehabilitation (Disaster)	4	Habitat for Humantiy	140,000			\$145,000	\$140,000					\$140,000	4		
	5	Lee County Housing Development Corp.(LCHDC)	5,000	60,000		\$145,000	\$65,000			\$65,000	4				
Total			\$145,000	\$160,000	\$464,322	\$1,110,000	\$769,322	\$0	0	\$113,432	6	\$655,890	24	\$0	0

Note: Amount Available for Rental is \$211,344								SPECIAL NEEDS		DISTRIBUTION OF RECOMMENDED SHIP FUNDS					
										VERY LOW		LOW		MODERATE	
RENTAL Strategy	Application #	Applicant	10,000	68,681	132,663	Request	Recommend	Amount	Units	Amount	Units	Amount	Units	Amount	Units
Rental Rehab	6	Dunbar Improvement Associations, Inc				\$121,212	\$0								
	7	Dunbar Improvement Associations, Inc				\$121,212	\$0								
	8	Lee County Housing Development Corp.(LCHDC)				\$45,000	\$0								
	9	LARC, Inc	10,000	68,681	20,787	\$99,468	\$99,468	\$99,468	6	\$99,468	6				
	10	Affordable Homeownership Foundation, Inc (AHF)			111,876	\$130,112	\$111,876	\$83,907	4	\$83,907	3	\$27,969	1		
	11	SalusCare, Inc				\$260,330	\$0								
	12	SalusCare, Inc				\$260,330	\$0								
	13	Presbyterian Homes of Lehigh Acres, Inc.				\$228,681	\$0								
Total			\$10,000	\$68,681	\$132,663	\$1,266,345	\$211,344	\$183,375	10	\$183,375	9	\$27,969	1	\$0	0

								SPECIAL NEEDS		DISTRIBUTION OF RECOMMENDED SHIP FUNDS					
										VERY LOW		LOW		MODERATE	
			Available 2016/2017	Available 2018/2019	Available 2019/2020	Request	Recommend	Amount	Units	Amount	Units	Amount	Units	Amount	Units
Grand Totals			\$155,000	\$228,681	\$596,985	\$2,376,345	\$980,666	\$183,375	10	\$296,807	15	\$683,859	25	\$0	0

Statutory Requirements	Projected	Actual	Shortage/Over
65% homeownership F.S. 420.9075(5)(b).	\$ 500,059	\$ 769,322	\$ 269,263
75% construction F.S. 420.9075(5)(c).	\$ 735,500	\$980,666	\$ 245,167
30% very-low income F.S. 420.9075(5)(g).	\$ 294,200	\$296,807	\$ 2,607
30% low-income persons F.S. 420.9075(5)(g).	\$ 294,200	\$683,859	\$ 389,659
At least 20% special needs F.S. 420.0004 (13).	\$ 119,397	\$183,375	\$ 63,978

Application Scoring Criteria	Max Points	Homeownership			Homeownership Rehabilitation		Rental Strategy							
		Funds Available: \$484,322			Funds Available: \$205,000		Funds Available: \$211,344							
		Habitat for Humanity \$485,000	LCHDC \$120,000	LCHDC \$135,000	Habitat for Humanity \$145,000	LCHDC \$145,000	Dunbar Improvements \$121,212	Dunbar Improvements \$121,212	LCHDC \$45,000	LARC \$99,468	Affordable Homeownership \$130,112	SalusCare, Inc \$260,330	SalusCare, Inc \$260,330	Presbyterian Homes of Lehigh Acres \$228,681.00
Property Information: Does the property have site Suitability?: Yes or No If the property does not meet the suite suitability requirement the application will not be approved.	n/a													
Agency Capacity – To receive the maximum number of points, the agency must: Demonstrate staff and resource capacity to complete project Have previous experience in providing affordable housing assistance Be in good standing on all previous SHIP contracts (if applicable)	20													
		20	12	12	20	13	19	19	12	20	15	20	20	20
Project Information - To receive the maximum number of points, the agency must: Be clearly described in the application and be able to meet the expenditures deadline Be able to be completed in 12 months or less Be located in unincorporated Lee County Have energy efficient features and/or green building design	40													
Help Lee County meet statute requirements as listed in 420.9075(5)(g)F.S. and 420.004(13) F.S.		24	35	21	28	31	29	29	28	31	38	30	30	27
Financial Feasibility – To receive the maximum number of points, the agency must: Provide a budget that is clear, correct and reasonable Demonstrate that the project is financially feasible Disclose all funding sources and provide proof of funding (if applicable) Leverage other funding	40													
		35	28	27	32	28	33	33	38	33	39	29	29	28
Total Points Score	100	79	75	60	80	72	81	81	78	84	92	79	79	75

Score Guide		
Description		Score
Inadequate - No evidence or information not provided		0
Weak - Minimal evidence; limited potential; vague; weak concepts; limited likelihood of success; limited in innovative thinking; lacks sufficient information		1
Marginal - Some evidence; partially developed concepts; some potential for effectiveness and success; some inconsistencies; needs work; some innovation present; requires additional information/clarification		2
Good - Convincing concepts with enough examples of evidence to indicate a good chance for success; clear and complete; innovative		3
Strong - Very convincing concepts with strong examples of evidence throughout potential; well-conceived and thoroughly developed with a high likelihood for success; very innovative		4
Exemplary - Excellent concepts; exceptional evidence; well-thought out with an extremely high likelihood of success, exemplary, highly innovative		5
		Percentage of Score



LEE COUNTY
SOUTHWEST FLORIDA

**STATE HOUSING INCENTIVES PARTNERSHIP (SHIP)
LOCAL HOUSING ASSISTANCE PLAN (LHAP)**

2020-2021, 2021-2022, and 2022-2023

September 6, 2019 Draft

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I. PROGRAM DETAILS:

A. Name of the participating local government:

Local Government: Lee County

Is there an Interlocal Agreement: Yes _____ No X

If "Yes," name local government(s) in the Interlocal Agreement: N/A

B. Purpose of the program:

The SHIP program through implementation of the 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 the local government comprehensive plan specific to affordable housing.

Lee County's SHIP program provides funding and technical assistance to non-profit housing development organizations and down payment/closing cost assistance to qualified homebuyers. The provision of affordable housing in unincorporated Lee County, Bonita Springs, Fort Myers Beach, Estero and Sanibel is a program priority, as is the provision of affordable housing for special needs persons throughout Lee County.

With approval from the Lee County Board of County Commissioners, SHIP funds may be used to provide funding for affordable housing projects within Lee County's other municipalities of Cape Coral and Fort Myers. The Lee County Affordable Housing Advisory Committee (AHAC) makes recommendations to the Board of County Commissioners about the implementation of the SHIP program.

C. Fiscal years covered by the Plan: 2020-2021, 2021-2022, and 2022-2023

D. Governance:

The SHIP program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. Lee County's SHIP program must be in compliance with these applicable statutes and rules.

The LHAP was prepared for the County's participation in the SHIP program. The SHIP program furthers the housing element of the local government comprehensive plan. The program is administered by the Lee County Department of Community Development, which also oversees the local government comprehensive plan, zoning, and permitting.

Recapture Funds and Program Income: Recapture funds and program income will be used for eligible SHIP activities described in the Housing Delivery Goals Chart (Exhibit C) or, if authorized, for emergency housing needs. The funds must be expended within the statutory requirements for program income and recapture funds. The LHAP may be amended from time to time to ensure program requirements are met.

E. Local Housing Partnership:

The County will award SHIP funds directly to non-profit housing providers who sponsor the development of affordable housing in compliance with the strategies of the LHAP. For-profit developers, builders, realtors and other members of the housing industry may participate in projects at the discretion of the non-profit providers.

The SHIP program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups. The County's affordable housing program which began in 1992 involves an active partnership between non-profit affordable housing developers, private developers, lenders, builders, and homebuyers. The following describes the various roles played by the members of the public-private partnership:

Lee County. The County has an expedited system for processing permits for affordable housing. The County provides technical assistance in permitting, project review and resource allocation to affordable housing providers. The County evaluates the direction of its efforts in affordable housing after conducting public meetings, workshops and studies analyzing the degree of need, the inventory of programs available and appropriate allocation of resources.

Non-Profit Sponsors. Lee County relies on IRS recognized non-profit affordable housing providers to carry out the majority of SHIP assisted affordable housing production. Non-profit affordable housing providers must specialize in housing, construction, community development, or supported housing for people with special needs. In selecting non-profit affordable housing providers, Lee County considers an organization's mission, capacity, experience, financial stability, type of program, client base, ability to meet SHIP requirements, participation in the Welfare Transition (WT) program as employers, and other qualifications. The Addendum includes the selection criteria.

Construction Industry. Lee County has worked diligently with the construction industry to reduce permitting time and to expedite affordable housing projects where needed.

Financial Institutions. Lee County's private lending institutions have partnered and continue to foster partnerships with affordable housing providers that receive SHIP funding in order to meet the Community Reinvestment Act requirement to provide loans to low income citizens.

F. Leveraging:

The SHIP program 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.

The local partnerships that have been fostered in Lee County have used and will continue to use SHIP, private market, federal and other state funds to reduce the cost of housing by making loans at below market rate, providing deferred payment loans and grants for specific housing activities. The County's partnership with various affordable housing providers gives them the opportunity

to purchase land and pay for infrastructure with the SHIP funds, which results in a lower first mortgage to cover the construction materials and subcontractors cost.

The home ownership partnerships involve the combination of funds from private lenders with SHIP funds in order to bring down the overall cost of the permanent mortgage. The SHIP funds may be used to underwrite the land acquisition, soft costs, construction, and infrastructure, which allows for a lower total construction cost that is covered by the first mortgage. Home ownership new construction and rehabilitation funds are blended with HOME, CDBG, HOPE 3, and other funds available to fund affordable housing providers and the County's owner rehabilitation program.

Homeowner Mortgages: For owner occupied units the total mortgaged amount, including deferred payment loans (such as from SHIP), cannot exceed appraised value plus reasonable closing costs. Homeowner mortgages will be fixed interest for the life of the loan. Exceptions may be approved by the County on a case by case basis with compensating factors.

Rental and special needs projects leverage funds from many sources including, but not limited to, private capital, HOME, CDBG, FEMA, tax credits, SAIL, Federal Home Loan Bank Board funds, HUD 811, HUD 202 and the Rural Housing Services program. Non-profit sponsors may work with for-profit developers to complete the projects.

G. Public Input:

Public input is solicited through face to face meetings with housing providers, social service providers, local lenders, and neighborhood associations and through the local newspaper in the advertising of the LHAP and the Notice of Funding Availability. The 2020-2023 Lee County LHAP was prepared by the DCD Planning Section and presented to the Lee County Affordable Housing Advisory Committee at advertised public meetings on August 12, 2019 and November 4, 2019.

H. Advertising and Outreach:

The County will 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. Waiting List/Priorities:

Sponsors will maintain a waiting list on a first-qualified, first-served basis. The sponsor will be responsible for notifying the household of their status on the waiting list.

J. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, religion, color, sex, familial status, national origin, or handicap in the award application process for eligible housing. In the administration and implementation of the SHIP program, its strategies and incentives, Lee County is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. Lee County encourages and supports affirmative advertising and marketing programs in which there are no barriers to obtaining housing because of race, color, religion, sex, disability, familial status, marital status or national origin.

K. Support Services and Counseling:

Support services are available from nonprofits and may include, but are not limited to: Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling, Foreclosure Counseling, Transportation and Technical Assistance.

L. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be calculated for any 12-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 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:

☒ U.S. Treasury Department
☐ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts (Exhibit C). Staff has the authority to change the maximum purchase prices for new and existing dwellings to match the 90% median area purchase price as established by the U.S. Treasury and provided by the Florida Housing Finance Corporation.

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. households devoting 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.

Exceptions to this policy may be granted to assist home buyers receiving a first mortgage from a private lender concurrent with the County’s SHIP assistance where the lender is satisfied that the household can afford the monthly payment. In those instances, the monthly housing payment including taxes and insurance may increase above 30% of the household’s gross income and the household’s total debt including the monthly housing payment, may increase to 41% of the household’s gross income. Exceptions to these ratios may be granted on a case-by-case basis, with compensating factors which may include, but is not limited to, items such as homeowner association fees. Long-term debt (car payments, credit cards, student loan payment etc.) is defined as debt due in one year or more.

In the case of rental housing, monthly rent shall be deemed “Affordable” if it does not exceed 30% of household income and meets the rental limits adjusted for bedroom size.

Several persons with special needs often live together in one residence, where each person functions as a single household. For special needs developments, each special needs person can be counted as an individual household and be eligible to receive the maximum award available under the appropriate income category.

N. Welfare Transition Program:

A qualification system and selection criteria for awarding SHIP applications to eligible sponsors will be developed, which will include 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:

The County and any entity that has administrative authority for implementing the LHAP assisting rental developments will annually monitor and determine tenant eligibility for 25% of the complex, and/or, to the extent another governmental entity provides periodic monitoring and determination, the County may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$10,000 or less will 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 for 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 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.

Section 420.9075 Florida Statute 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."

Lee County adopted the LHAP as provided in the attached resolution, Exhibit E.

Q. Program Administration:

Administration of the LHAP is the responsibility of Lee County.

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:

Essential Service Personnel is defined in accordance with Section 420.503(18), F.S. “Essential services personnel” means natural persons or families whose total annual household income is at or below 120 percent of the area median income, adjusted for household size, and at least one of whom is employed as police or fire personnel, a child care worker, a teacher or other education personnel, health care personnel, a public employee, or a service worker.

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

Section 420.9075(3)(d), F.S. describes initiatives that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities, or insurance.

Lee County is committed to making the County’s housing stock more energy efficient. The County will require the use of the following features when economically feasible in the rehabilitation or constructions of homes:

- a. Water-Conserving Appliances and Fixtures (toilets, shower heads, faucets)
- b. Energy Star Appliances (refrigerator and stove)
- c. Efficient Lighting Interior / Exterior
- d. Upgrading of Insulation (attics, walls and new roofing materials)
- e. Tankless Water Heaters
- f. Water –Permeable Walkways
- g. Air Conditioning Units With a Higher Seer Rating
- h. Construction Waste Management
- i. Impact Resistant Windows

V. Describe efforts to meet the 20% Special Needs set-aside:

Each local government must use a minimum of 20 percent of its local housing distribution to serve persons with special needs as defined in Section 420.0004, F.S. The local government must certify that it will meet this requirement through existing approved strategies in the LHAP or submit a new LHAP strategy for this purpose to the Corporation for approval to ensure that the plan meets this requirement. The first priority of these special needs funds must be to serve persons with developmental disabilities as defined in Section 393.063, F.S. with an emphasis on home modifications, including technological enhancements and devices, which will allow homeowners to remain independent in their own homes and maintain their homeownership.

420.0004(13), F.S. "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. 409.1451(5); a survivor of domestic violence as defined in s. 741.28; or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

393.063(12), F.S. "Developmental disability" means a disorder or syndrome that is attributable to intellectual disability, cerebral palsy, autism, spina bifida, Down syndrome, Phelan-McDermid syndrome, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

W. Describe efforts to reduce homelessness:

The County will work with agencies serving the homeless populations primarily through rental assistance to place individuals or families in rental or transitional housing to provide a stable housing situation for up to six months.

X. Accessibility Requirements:

Lee County encourages the incorporation of minimum accessibility design according to the Florida Building Codes when economically feasible including but not limited to:

- All new construction and rehab projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
- All new construction projects on the first habitable floor of the building requires 36-inch wide level route through hallways and passageways.
- All new construction projects on the first habitable floor of the building requires 32-inch clear passage through at least one exterior door and 29-inch clear passage through all interior doors, including bathrooms.

II. HOUSING STRATEGIES:

Homeownership

A. New Construction

Code 10

- a. Summary of Strategy: The County will make funds available to IRS approved non-profit affordable housing providers for the construction of homes. Non-profit sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay costs of land acquisition, site preparation, infrastructure, permitting fees, construction, down payment assistance and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The cost of the home to the home buyer is transferred through a first mortgage, which is held by a lending institution, and the property is transferred to the new owner fee simple, at the completion of construction. A subordinate deferred, and non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. The SHIP subsidy may be used for closing costs and/or principal reduction.

The non-profit sponsors will leverage SHIP dollars with private funds derived from mortgages from lenders as well as sweat equity from the homebuyers. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

- d. Maximum award: Very low: \$65,000
Low: \$40,000
Moderate: \$25,000

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with

the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under the SHIP income guidelines and select a home for construction that meets SHIP criteria in Section 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. New construction by non-profit sponsors is made available on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: IRS approved non-profit affordable housing providers and/or government agencies compete for SHIP funding according to the County's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum #1.
- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership new construction strategy encourages the use of CDBG, HOME, HOPE, and other available programs. Private capital, donations and sweat equity are also important in the home ownership construction strategy.
 - New Construction includes units that have obtained a certificate of occupancy and have never been occupied.
 - All projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator. In the case of a never occupied unit, rehabilitation needed as part of an acquisition, rehabilitation, resale program shall be considered a new construction activity.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to heating, cooling, water heating, insulation, windows and appliances.

B. Purchase Assistance without Rehab	<i>Code 2</i>
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- a. Summary of Strategy: Funds are provided to homebuyers in a direct assistance program for purchase assistance without rehabilitation. The SHIP subsidy may be used for closing costs and/or principal reduction. The program is advertised when funds are available and a waiting list is kept on a first-qualified, first-served basis. The primary mortgage lender submits the

initial application and funds are disbursed at closing.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

d. Maximum award: Very low:	\$65,000
Low:	\$40,000
Moderate:	\$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

f. Recipient Selection Criteria: Purchase assistance without rehabilitation funds are made available directly under the waiting list on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.

g. Sponsor/Developer Selection Criteria: N/A

h. Additional Information: This strategy is leveraged primarily with private lending sources. Impact Fee assistance, if available, may be used in conjunction with this strategy for principal reduction.

- New Construction includes units which have obtained a certificate of occupancy and have never been occupied.

- All projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator. In the case of a never occupied unit, rehabilitation needed as part of an acquisition, rehabilitation, resale program shall be considered a new construction activity.

C. Purchase Assistance with Rehab	<i>Code 1</i>
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- a. Summary of Strategy: The County will make funds available to IRS approved non-profit affordable housing providers and local government agencies for the acquisition, rehabilitation and resale of existing homes. Non-profit sponsors and local government agencies will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay costs of acquisition, infrastructure, permitting fees, rehabilitation, and other construction related costs. These expenses must be completed within one year immediately preceding the date of conveyance of title (i.e., closing) or within 24 months of the close of the applicable State fiscal year. The cost of the home to the home buyer is transferred through a first mortgage, which is held by a lending institution, and the property is transferred to the new owner fee simple, at the completion of rehabilitation. A subordinate deferred, and non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. The SHIP subsidy may be used for closing costs and/or principal reduction.

The non-profit sponsors and local government agencies will be leveraging SHIP dollars with private funds derived from mortgages from lenders as well as sweat equity from the homebuyers. All components of the program will be monitored to ensure that the benefits accrue directly to the home buyer/owner.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

- d. Maximum award:
- | | |
|-----------|----------|
| Very low: | \$65,000 |
| Low: | \$40,000 |
| Moderate: | \$25,000 |

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under the SHIP income guidelines and be selected for a home that has been acquired, rehabbed and available for resale that meets SHIP criteria in Section 420.907 Florida Statutes and Chapter 67-37 Florida Administrative Code. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: IRS approved non-profit affordable housing providers and/or government agencies compete for SHIP funding according to the County's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum.
- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The Purchase Assistance-with Rehab Strategy encourages the use of CDBG, HOME, HOPE, and other available programs. Private capital, donations and sweat equity are also important in the Purchase Assistance-with Rehab Strategy.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

D. Owner Occupied Rehabilitation	<i>Code 3</i>
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- a. Summary of Strategy: The County will make funds available to IRS approved non-profit affordable housing providers and government agencies for the rehabilitation of homes for their current owners. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay the costs of permitting fees, construction and construction related costs. Only the amount of subsidy needed will be awarded.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

d. Maximum award: Very low:	\$65,000
Low:	\$40,000
Moderate:	\$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 10 Years
4. Forgiveness: The loan is forgiven after 10 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: SHIP funds for rehabilitation are made available on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: IRS approved non-profit affordable housing providers and government agencies compete for SHIP funding according to the County's procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum #1.
- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, CDBG, HOME, HOPE, and other available programs.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and

affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to heating, cooling, water heating, insulation, windows and appliances.

E. Disaster Repair/Mitigation	<i>Code 5</i>
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- a. Summary of Strategy: Lee County SHIP funds may be used to provide emergency repairs for housing that meets SHIP criteria in the aftermath of a disaster to address emergency housing repair needs. Lee County reserves the right to implement the Disaster Repair/Mitigation Strategy as described below or in compliance with the disaster declarations of the President or, the Governor, if these are different from the procedures set forth within. The goal is to provide Lee County with the flexibility to respond quickly and effectively to an emergency.

This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or, the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. Lee County SHIP funds may be used to provide emergency repairs to very-low, low, and moderate income households in the aftermath of a disaster to address emergency housing repair needs. Funds may be used for items such as, but not limited to: purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal required to make the home habitable; and post disaster assistance with non-insured repairs and rehabilitation.

Funds will be advertised in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods within the County.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low, low, and moderate
- d. Maximum award: Very low: \$65,000
Low: \$40,000
Moderate: \$25,000
- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note. When a property cannot be mortgaged as in when assistance is provided for properties owned by governments or housing authorities a Land Use Restriction Agreement (LURA) shall be placed on the property for the fifteen-year affordability period.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: Disaster Mitigation and Recovery funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: Disaster Mitigation and Recovery funds will be made available to eligible sponsors based on the following criteria:
 - IRS approved non-profit sponsor, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
 - Demonstration of ability to serve the targeted population: very-low and low income households;
 - Number of households in targeted population to be served (preference will be sponsors serving the highest number of households in the targeted population);
 - Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
 - Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
 - Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).
- h. Additional Information: SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.

F. Special Needs	<i>Code 11</i>
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- a. Summary of Strategy: The County will make funds available to IRS approved non-profit affordable housing providers, disability support organizations and government agencies for the rehabilitation of homes in order to make them barrier free and accessible to persons defined as “Persons with Special Needs.”

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

d. Maximum award: Very low:	\$65,000
Low:	\$40,000
Moderate:	\$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
2. Interest Rate: 0%
3. Term: 10 Years
4. Forgiveness: The loan is forgiven after 10 years if the owner maintains the home as a principal residence.
5. Repayment: Not required as long as the loan is in good standing
6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: SHIP funds for rehabilitation of homes in order to make them barrier free and accessible are made available on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: IRS approved non-profit affordable housing providers and government agencies compete for SHIP funding according to the County's procurement procedures. Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP requirements. The funds are used to pay the costs of permitting fees, construction and construction related costs. A subordinated deferred, and non-amortizing mortgage is placed on the property for the subsidy amount, which varies according to the actual cost and other subsidies used in the project. Only the amount of subsidy needed will be awarded.

- h. Additional Information: Efforts will be made to leverage public dollars to the maximum extent possible in the program. The home ownership rehabilitation strategy encourages the use of private capital, CDBG, HOME, HOPE, and other available programs.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

G. Foreclosure Prevention	<i>Code 7</i>
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- a. Summary of Strategy: The County will provide funds to organizations (see sponsor selection criteria) to bring a household current with their existing first mortgage, up to the maximum allowable subsidy under this strategy. Assistance will only be approved for the amount required to bring the mortgage current. The household will be required to demonstrate the steps they are taking to resolve their situation.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low, low, and moderate
- d. Maximum award: Very low: \$8,000
Low: \$8,000
Moderate: \$8,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Term: 5 Years
 4. Forgiveness: The loan is forgiven after 5 years if the owner maintains the home as a principal residence.
 5. Repayment: Not required as long as the loan is in good standing
 6. Default: The loan will be determined to be in default if any of the following occurs during the loan term: sale, transfer, or conveyance of property; conversion to 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. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

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 recapture.

- f. Recipient Selection Criteria: Residences must be located in unincorporated Lee County, Bonita Springs, Fort Myers Beach or Sanibel. For this strategy an exception will be made if an owner household acquired the residence in which the household currently resides with the assistance of the Lee County SHIP Program and that residence is located within Fort Myers or Cape Coral city limits or if the household qualifies as a Special Needs Household.

Additional criteria:

- Households will be assisted on a first-qualified, first-served basis, provided funding is available regardless of need or location.
 - Assistance will be provided if the participating household has a fixed interest mortgage or agrees to modify or refinance their variable interest rate mortgage to a fixed rate mortgage.
 - To qualify for assistance households must demonstrate:
 - That they have overcome their hardship (for instance – if they were unemployed, they must now have a job) and that they can make their monthly mortgage payments which should be no more than 31% of their income,
 - Additional steps they are taking to resolve their situation,
 - Once assistance is rendered that: a) they will keep up with their mortgage payments and b) that these mortgage payments will be affordable (as defined in this Local Housing Assistance Plan),
 - Attend a credit counseling/budgeting course offered by a HUD approved counseling agency.
 - Assistance will be provided where an extraordinary hardship exists, as demonstrated through adequate documentation, that is cause for the delinquency on the first mortgage payments. Extraordinary hardship is defined as situations such as:
 - Loss of employment, through no fault of the borrower(s) but currently employed
 - Substantial decrease in household income, through no fault of the borrower(s)
 - Temporary or permanent disability that reduces income
 - Changes in household composition that reduces income
 - Demonstrated medical hardship
 - Events such as fire, hurricane, or other disaster
 - Substantial increase in mortgage payments due participation in an adjustable rate mortgage or “ramp up” mortgage
 - Substantial increase in payments due to escrow shortages
- g. Sponsor/Developer Selection Criteria: IRS approved non-profit affordable housing providers and government agencies, compete for SHIP funding according to the County’s procurement procedures. Sponsors will be selected based on the criteria shown in the Addendum. To participate in this strategy an organization must be a certified foreclosure intervention

counseling agency through an organization such as Neighbor Works America or a HUD approved affordable housing counseling agency. To receive funding, the organization must provide for each participating household written verification of the household's hardship, the resolution of the problem, and information on each household's income, employment and benefits in accordance with SHIP the income certification process. The non-profit sponsor will be provided an administrative fee of \$800 per client.

- h. Additional Information: Eligible expenses include delinquent mortgage payments (principal, interest, taxes and insurance). Legal fees, special assessments, late fees, processing fees and other customary fees associated with defaulted mortgages will be paid if adequate documentation of efforts with lenders to negotiate them away is presented and depending on the availability of funding.

Rental

H. New Construction	<i>Code 21</i>
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- a. Summary of Strategy: Eligible activities include construction and rehabilitation of rental housing for availability to eligible persons. Acquisition, new construction, permitting, pre-development costs, minor and major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, and conversions are approved activities.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low, low, and moderate
- d. Maximum award per unit:

Very low:	\$45,000
Low:	\$40,000
Moderate:	\$25,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note. When a property cannot be mortgaged as in when assistance is provided for properties owned by governments or housing authorities a Land Use Restriction Agreement (LURA) shall be placed on the property for the fifteen-year affordability period.
 - 2. Interest Rate: 0%
 - 3. Term: 15 Years
 - 4. Forgiveness: The loan is forgiven after 15 years.
 - 5. Repayment: Not required as long as the loan is in good standing.
 - 6. Default: All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years. If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program

before the maturity date of the mortgage, the whole amount of the indebtedness secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

- f. Recipient Selection Criteria: Applicants for rental housing are assisted on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: SHIP funds are available to government agencies, and IRS approved non-profit sponsors on a competitive basis according to the County's procurement procedures. Sponsors will maintain waiting lists on a first-qualified, first-served basis. See the Addendum for sponsor selection criteria.
- h. Additional Information: All sources of public and private funds may be combined with SHIP funds for rental projects. Efforts will be made to leverage public dollars to the maximum extent possible in the program.
 - A unit that has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
 - Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

I. Rehabilitation	<i>Code 14</i>
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- a. Summary of Strategy: Eligible activities include construction and rehabilitation of rental housing for availability to eligible persons. Acquisition, new construction, permitting, pre-development costs, minor and major rehabilitation, weatherization, code compliance,

emergency repairs, accessibility for persons with disabilities, and conversions are approved activities.

b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

d. Maximum award per unit: Very low:	\$45,000
Low:	\$40,000
Moderate:	\$25,000

e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note. When a property cannot be mortgaged as in when assistance is provided for properties owned by governments or housing authorities a Land Use Restriction Agreement (LURA) shall be placed on the property for the fifteen-year affordability period.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.
5. Repayment: Not required as long as the loan is in good standing.
6. Default: All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years. If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the whole amount of the indebtedness secured by the Mortgage and any applicable penalty will become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

f. Recipient Selection Criteria: Applicants for rental housing are assisted on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.

- g. Sponsor/Developer Selection Criteria: SHIP funds are available to government agencies, and IRS approved non-profit sponsors on a competitive basis according to the County's procurement procedures. Sponsors will maintain waiting lists on a first-qualified, first-served basis. See the Addendum for sponsor selection criteria.
- h. Additional Information: All sources of public and private funds may be combined with SHIP funds for rental projects. Efforts will be made to leverage public dollars to the maximum extent possible in the program.
 - A unit which has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
 - Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to heating, cooling, water heating, insulation, windows and appliances.

J. Special Needs

Code 12

- a. Summary of Strategy: Eligible activities include the construction or rehabilitation of housing for Special Needs Households. New construction, acquisition, permitting, predevelopment, minor or major rehabilitation, weatherization, code compliance, emergency repairs, accessibility for persons with disabilities, emergency move in assistance, and conversions are eligible activities. Special needs housing facilities are not restricted as to geographic location and may be located anywhere within Lee County – including the cities of Fort Myers and Cape Coral. Special Needs Rental Housing projects also qualify for funding under the General Rental Housing Strategy.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low, low, and moderate
- d. Maximum award per unit:

Very low:	\$45,000
Low:	\$40,000
Moderate:	\$25,000
- e. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note. When a property cannot be mortgaged as in when assistance is provided for properties owned by governments or housing authorities a Land Use Restriction Agreement (LURA) shall be placed on the property for the fifteen-year affordability period.
 - 1. Interest Rate: 0%

2. Term: 15 Years
3. Forgiveness: The loan is forgiven after 15 years.
4. Repayment: Not required as long as the loan is in good standing.
5. Default: All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years. If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the whole amount of the indebtedness secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, whichever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

- f. Recipient Selection Criteria: To qualify, applicant households must be eligible under the SHIP Income guidelines and have qualified as a Special Needs Household. The housing must meet SHIP criteria. SHIP funds for construction or rehabilitation of housing for persons who have special housing needs are made available on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: Qualified non-profit sponsors or government agencies may compete for SHIP funds. Sponsors are selected according to the County's procurement procedures and the selection criteria shown in the Addendum.
- h. Additional Information: Special needs housing may be built with a variety of funds including private, federal and state sources. Efforts will be made to leverage public dollars to the maximum extent possible in the program.
 - A unit that has obtained a certificate of occupancy and has never been occupied will be considered new construction. All new construction projects must provide at least one entrance, which will be a ramp or no-step entrance unless the proposed construction of a no-step entrance will require the installation of an elevator.
 - Preference will be given to projects that guarantee ongoing affordability of each unit and have a mechanism to monitor and implement ongoing affordability of the units.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to heating, cooling, water heating, insulation, windows and appliances.

K. Disaster Repair/Mitigation	<i>Code 16</i>
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- a. Summary of Strategy: Lee County SHIP funds may be used to provide emergency repairs for rental units that meet SHIP criteria in the aftermath of a disaster to address emergency housing repair needs. Lee County reserves the right to implement the Disaster Repair/Mitigation Strategy as described below or in compliance with the disaster declarations of the President or, the Governor, if these are different from the procedures set forth within. The goal is to provide Lee County with the flexibility to respond quickly and effectively to an emergency.

This strategy will be implemented only in the event of a disaster legally declared by Executive Order by the President of the United States or, the Governor of the State of Florida. Only unencumbered SHIP funds will be used to fund this strategy. Lee County SHIP funds may be used to provide emergency repairs to very-low, low, and moderate income households in the aftermath of a disaster to address emergency housing repair needs. Funds may be used for items such as, but not limited to: purchase of emergency supplies for eligible households to weatherproof damaged units; interim repairs to avoid further damage; tree and debris removal required to make units habitable; and post disaster assistance with non-insured repairs and rehabilitation.

Funds will be advertised in a newspaper of general circulation and in periodicals serving ethnic and diverse neighborhoods within the County.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

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

- | | | |
|----------------------------|-----------|----------|
| d. Maximum award per unit: | Very Low: | \$45,000 |
| | Low: | \$40,000 |
| | Moderate: | \$25,000 |

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a deferred loan and secured by a recorded subordinate mortgage and note. When a property cannot be mortgaged as in when assistance is provided for properties owned by governments or housing authorities a Land Use Restriction Agreement (LURA) shall be placed on the property for the fifteen-year affordability period.
2. Interest Rate: 0%
3. Term: 15 Years
4. Forgiveness: The loan is forgiven after 15 years.

5. Repayment: Not required as long as the loan is in good standing.
6. Default: All rental housing must be rented at affordable rates (i.e. rents will not exceed those limits adjusted for number of bedrooms published by HUD and distributed by the Florida Housing Finance Corporation) to qualified occupants for a period of fifteen years. If the property owner vacates, transfers, assigns, sells, refinances, mortgages, or in any manner encumbers or disposes of all or a portion of, or any interest in the premises without the approval of the Lee County SHIP Program before the maturity date of the mortgage, the whole amount of the indebtedness secured by the Mortgage and any applicable penalty shall become immediately due and payable as defined in the recorded SHIP Mortgage and Note or Land Use Restriction Agreement. SHIP awards are provided to non-profit sponsors through an annual contract and disbursed on a reimbursement basis with the possibility of extensions in compliance with SHIP Statute and Rule. Non-profit sponsors that fail to comply with the SHIP Statute and Rule will be required to pay back the SHIP funds.

If the new buyer is eligible for the program, the mortgage may be assumed so long as all other SHIP requirements are met. All SHIP assisted rental properties offered for sale prior to 15 years or the term of assistance, which-ever is longer, must be subject to a right of first refusal for purchase at the current market value less the amount of the SHIP subsidy, by eligible non-profit organizations who would provide continued occupancy by eligible persons. An annual reporting of tenants and income certification is required for the 15 years period.

- f. Recipient Selection Criteria: Disaster Mitigation and Recovery funds will be made available to income eligible households by establishing a waiting list on a first-qualified, first-served basis. Very-low income will be given priority followed by low-income households.
- g. Sponsor/Developer Selection Criteria: Disaster Mitigation and Recovery funds will be made available to eligible sponsors based on the following criteria:
 - IRS approved non-profit sponsor, if applicable, with prior history of successfully working with the County as it relates to timely performance, cost of construction, adherence to contractual, regulatory and statutory requirements;
 - Demonstration of ability to serve the targeted population: very-low and low income households;
 - Number of households in targeted population to be served (preference will be sponsors serving the highest number of households in the targeted population);
 - Presentation of a specific plan and details (including budgets and timelines) for successful administration and implementation of the proposed project;
 - Inclusion of a logistical schedule from beginning to completion to accomplish the proposed activity;
 - Demonstration of the organization's ability to withstand periods of time without dependence on immediate receipt of SHIP funds (County disbursement of SHIP may not be immediate; however, any organization that can proceed immediately – while waiting for funds to be disbursed by the County – will be given preference).
- h. Additional Information: SHIP funds will be used to leverage available federal and state funds to provide assistance to income eligible households.

- a. Summary of Strategy: Provide funding to pay rental security and utility deposits as well as ongoing monthly subsidies for very-low-income households with at least one adult who is a person with special needs as defined in 420.0004, F.S. or homeless as defined in 420.621, F.S.

The funds will provide assistance for:

- Security and utility deposit
- Rent subsidy not to exceed twelve (12) month's, or until the maximum allocation per unit has been expended, whichever occurs first.

To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other programs. This program is limited to the total grant amount received by the household in a lifetime.

- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low with at least one adult who is a person with special needs as define in s. 420.0004, F.S.
- d. Maximum award: \$10,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant and will not be subject to recapture from tenant.
 2. Interest Rate: N/A
 3. Term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default/Recapture: N/A
- f. Recipient Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability.
- g. Sponsor/Developer Selection Criteria: The program will be advertised County wide for eligible providers that are interested in participating in the Tenant Based Assistance-Rental program. Additional information to be obtained from provider will include project management oversight, organization experience, accounting and financial and any prior agreements.
- h. Additional Information: The lease must be at least twelve months. The lease for families

displaced by a disaster declared by Executive Order by the United State President or State of Florida Governor may be less than twelve (12) months.

M. Security and/or Utility Deposits (Tenant)	Code 23
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- d. Summary of Strategy: Provide funding to pay rental security and utility deposits as well as ongoing monthly subsidies for very-low-income households with at least one adult who is a person with special needs as defined in 420.0004, F.S. or homeless as defined in 420.621, F.S.

The funds will provide assistance for:

- Security and utility deposit
- Rent subsidy not to exceed twelve (12) month's, or until the maximum allocation per unit has been expended, whichever occurs first.

To ensure maximum effectiveness and integrity, this program will be coordinated with rental assistance provided by other programs. This program is limited to the total grant amount received by the household in a lifetime.

- e. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023

- f. Income Categories to be served: Very-low with at least one adult who is a person with special needs as define in s. 420.0004, F.S.

- d. Maximum award: \$10,000

- e. Terms:

1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant and will not be subject to recapture from tenant.
2. Interest Rate: N/A
3. Term: N/A
4. Forgiveness: N/A
5. Repayment: N/A
6. Default/Recapture: N/A

- f. Recipient Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability.

- g. Sponsor/Developer Selection Criteria: The program will be advertised County wide for eligible providers that are interested in participating in the Tenant Based Assistance-Rental program. Additional information to be obtained from provider will include project management oversight, organization experience, accounting and financial and any prior agreements.

- h. Additional Information: The lease must be at least twelve months. The lease for families

displaced by a disaster declared by Executive Order by the United State President or State of Florida Governor may be less than twelve (12) months.

N. Rapid Re-Housing	<i>Code 26</i>
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- A. Summary of Strategy: Provide housing relocation and stabilization services and short and/or medium term rental assistance as necessary to help individuals living in shelters or in places not meant for human habitation to move as quickly as possible into housing and achieve stability in that housing. This program is limited to the total grant amount received by the household in a lifetime. Priority will be given to projects that are intended to serve persons with special needs as defined in 420.0004, F.S. or homeless as defined in 420.621, F.S.

Eligible cost includes:

- Security and utility deposit assistance;
 - Rental application fees, first and last month's rents; and / or
 - Monthly rents if deemed necessary, capping assistance at a total of twelve (12) months, or until the maximum allocation per unit has been expended, whichever occurs first.
- b. Fiscal Years Covered: 2020-2021, 2021-2022, and 2022-2023
- c. Income Categories to be served: Very-low and low
- d. Maximum award: \$10,000
- e. Terms:
1. Repayment loan/deferred loan/grant: Funds will be awarded as a grant and will not be subject to recapture from tenant.
 2. Interest Rate: N/A
 3. Term: N/A
 4. Forgiveness: N/A
 5. Repayment: N/A
 6. Default/Recapture: N/A
- f. Recipient Selection Criteria: All applicants must complete an application and submit documentation of income and program eligibility. Eligible applicants are on a first-qualified, first-served basis. Funding of qualified applicants is limited to and contingent upon SHIP funds availability, with a priority for households with special needs or homeless.
- g. Sponsor/Developer Selection Criteria: The program will be advertised County wide for eligible providers that are interested in participating in the Rapid Re-housing-Rental program. Additional information to be obtained from provider will include project management oversight, organization experience, accounting and financial and any prior agreements.
- h. Additional Information: This strategy will provide housing relocation and stabilization services as necessary to help individuals living in shelters or in places not meant for human

habitation. The lease must be at least twelve months. The lease for families displaced by a disaster declared by Executive Order by the United State President or State of Florida Governor may be less than twelve (12) months.

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 420.9076, F.S.:

A. Name of the Strategy: **Expedited Permitting [420.9076(4)(a)]**

Housing projects are expedited to a greater degree than other projects.

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

Lee County Department of Community Development provides technical assistance to developers of Affordable Housing Developments (AHDs). Developers of AHDs in unincorporated Lee County may apply to the Lee County DCD Planning Section to entitle AHDs to receive expedited permit processing. A copy of the approved request is attached to each County permit for which the AHD developer is applying. A copy of the approved request is also entered into the Lee County's permit tracking software. This assures that the AHD will be expedited to a greater degree than other projects.

2. Schedule of Implementation: In effect at time of adoption

B. Name of the Strategy: **Ongoing Review Process [420.9076(4)(i)]**

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:

Lee County created a committee with the responsibility to review and consider the impact on the cost of development by regulations being considered for adoption.

The Lee Plan's (Lee County's Comprehensive Plan) Economic Element provides for the review of regulations that will create a cost to the public. On October 6, 1993, the Board of County Commissioners created the Executive Regulatory Oversight Committee (EROC) to consider all such regulations or amendments.

OBJECTIVE 158.6: *Lee County will maintain a system of development regulations that will promote the accomplishment of the goals, objectives, and policies of this element and will expedite the development review process for projects identified by the Economic Development Office as "economic projects."*

POLICY 158.6.1: *Before adopting any new regulation which potentially imposes new costs to taxpayers and private business, Lee County first will generally assess the impact of that regulation upon the local economy and will adopt such regulations only in cases of compelling public need.*

POLICY 158.6.2: *Lee County will continue to utilize Lee County staff and private citizen committees to recommend revisions that will streamline development regulations.*

The EROC reviews all policies, ordinances, regulations and plan provisions that significantly (or have a potential impact) on the cost of housing (both affordable and otherwise) prior to adoption. The Committee is comprised of 15 members from the community that are appointed by the Board of County Commissioners. The committee meetings are held in a public hearing format, with public notice and minutes taken of proceedings. The findings and recommendations of the committee are presented to the Lee County Board of County Commissioners prior to adoption of the regulation. The committee is staffed by the Lee County Department of Community Development, who maintains the records, agenda and findings of the committee. The committee asks the following questions when reviewing proposals:

- a. What is the public interest that the ordinance is designated to protect?
- b. Can the identified public interest be protected by means other than the legislation (e.g. better enforcement, education programs, administrative code in lieu of ordinance, etc.)? If so, would other means be more cost effective?
- c. Is the regulation required by State or Federal law? If so, to what extent does the County have the authority to solve the problem in a different manner?
- d. Does the regulation duplicate State or Federal programs? If so, why?
- e. Does the regulation contain market-based incentives? If not, could that be used effectively?
- f. Is the regulation narrowly drafted to avoid imposing a burden on persons or activities that are not affecting the public interest?
- g. Does the regulation impose a burden on a few property owners for the benefit of the public as a whole? If so, does it provide any form of compensation?
- h. Does the regulation impact vested rights?
- i. Does the regulation provide prompt and efficient relief mechanisms for exceptional cases?
- j. Even though there is an interest to be protected, is it really worth another regulation?
- k. Has this approach been tried in other jurisdictions? If so, what was the result? If not, what were the reasons?
- l. If this regulation is enacted, how much will cost on an annual basis, both public and private? If this regulation is not enacted, what will be the public and private cost?

2. Schedule for implementation: In effect at time of adoption.

C. 420.9076(4)(b) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

1. Established policy and procedures:

Impact Fee Reimbursement Program- Reimbursement of up to half (50%) of the amount paid for school impact fees for new construction of affordable residential

single-family or multi-family homes to be occupied by income eligible households. These funds are available above and beyond any other assistance awarded.

This program is available for housing units built anywhere in Lee County where school impact fees have been paid within the past calendar year. The maximum purchase price of a home is the maximum established for the SHIP Program. Income limits apply to families purchasing the unit.

To encourage broad participation, there is a ceiling on the cumulative total reimbursement distributed to any single builder per County fiscal year (10/1-9/30).

Impact Fee Exemption Program- Exemptions for payment of Road, Regional Park, Community Park, Fire Protection and Emergency Medical Services Impact Fees are provided for:

- Building permits for residential construction in Harlem Heights, Charleston Park, and the Fort Myers/Lee County Enterprise Zones.

Dwellings in subdivisions, mobile home or manufactured housing parks, and multi-family dwellings that are operated as a community for older persons that also prohibit persons under the age of 18 from residing within the dwellings as a permanent resident are exempt from payment of School Impact Fees.

Utility Connection Fees Deferral Program- Deferral of Lee County Utilities connection fees for Very-Low and Low income housing developed by non-profit organizations to be deferred until the time of building permit application. The current regulations require that 50% of the connection fees be paid at the time the County is asked to commit to the capacity availability and the remaining 50% at final acceptance of infrastructure. The program provides nonprofits more cash flow as an incentive to constructing housing for the most needy.

The Affordable Housing Advisory Committee recommends the following provision that has not been adopted by the Board of County Commissioners.

The AHAC recommends a program be instituted to defer payment of impact fees through the issuance of a loan, with a lien, that is forgiven within an established timeframe. If the unit is sold prior to the set timeframe, the loan is reduced on a graduated basis depending on the number of years since issuance. The equity benefit provided in such a program is ultimately borne by the income eligible household that purchases the home. The AHAC further recommends that revenues from the Housing Trust fund, general revenue, or SHIP funds be used to source the loan. A claw back or recapture mechanism should also be put in place to ensure funds are collected in the event a homeowner sells the property prior to meeting the established timeframe.

2. Schedule for implementation: In effect at time of adoption.

D. 420.9076(4)(c) The allowance of flexibility in densities for affordable housing.

1. Established policy and procedures. The Lee County Land Development Code provides increased densities for housing that is affordable to very-low, low, moderate, and workforce-income families. The program provides both a construction option (affordable units must be constructed) and cash option (market priced units may be constructed in exchange for a cash contribution to the Affordable Housing Trust Fund).
2. Schedule for implementation: In effect at time of adoption.

E. 420.9076(4)(d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

1. Established policy and procedures. There are currently no restrictions on the availability of infrastructure capacity. Therefore, the reservation of capacity for very-low, low, and moderate income households is not necessary.
2. Schedule for implementation: N/A.

F. 420.9076(4)(e) The allowance of affordable accessory residential units in residential zoning districts.

1. Established policy and procedures. The Lee County Land Development Code allows accessory apartments by right in certain areas which provides opportunities for additional affordable housing units. The purpose is to facilitate the provision of affordable housing, to strengthen the family unit or to provide increased opportunities for housing the elderly and persons with special needs.
2. Schedule for implementation: In effect at time of adoption.

G. 420.9076(4)(f) The reduction of parking and setback requirements for affordable housing.

1. Established policies and procedures. The Land Development Code provides several avenues for relief in parking and setbacks as:
 - The Mixed Use Overlay (MUO) identifies conventionally zoned lands located along corridors where services are in place. Mixed uses are encouraged and properties within the MUO are allowed to develop/redevelop with reduced parking, setbacks, open space and landscaping standards.
 - The planned development rezoning process allows for flexible development design standards through deviations. The approval allows for property development regulations, such as lot configuration, setbacks, roadway and parking designs that are tailored to the specific project.
 - Similar to the deviation process, variances are available for conventional zoning districts. Both processes are expedited for affordable housing.

- The Land Development Code also provides reduced parking requirements for Assisted Living Facilities, Continuing Care Facilities, Independent living facilities, including group quarters, health care, social services and similar uses.

2. Schedule for implementation: In effect at time of adoption.

H. 420.9076(4)(g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

1. Established policies and procedures. The Land Development Code provides several avenues for the modification of street requirements such as:

- The planned development rezoning process allows for flexible development design standards through deviations. The approval allows for property development regulations, such as lot configuration, setbacks, roadway and parking designs that are tailored to the specific project.
- Similar to the deviation process, variances are available for conventional zoning districts. Both processes are expedited for affordable housing.

2. Schedule for implementation: In effect at time of adoption.

I. 420.9076(4)(h) The modification of street requirements for affordable housing.

1. Established policies and procedures. The Land Development Code provides several avenues for the modification of street requirements. First through the Planned Development re-zoning process an applicant can design their own property development regulations for lot configuration and setbacks and seek deviations in roadway designs and parking. Variances are available for conventional zoning districts. Both processes are "fast tracked" for affordable housing.

2. Schedule for implementation: In effect at time of adoption.

J. 420.9076(4)(i) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

1. Established policies and procedures. The Department of County Lands reviews County owned surplus real estate for possible disposal either by donation or sale, as the case may be, of governmentally owned real estate. The Department of County Lands regularly makes available its inventory of public lands for evaluation by government agencies and non-profit and for-profit affordable housing providers for the construction and development of affordable housing.

2. Schedule for implementation: In effect at time of adoption.

K. 420.9076(4)(k) The support of development near transportation hubs and major employment centers and mixed-use developments.

1. Established policy and procedures. Contiguous and compact growth patterns are promoted through the rezoning process to contain urban sprawl, minimize energy costs, conserve land, water, and natural resources, minimize the cost of services, and

prevent development patterns where large tracts of land are by-passed in favor of development more distant from services and existing communities.

2. Schedule for implementation: In effect at time of adoption.

(Local Government name)

Fiscal Year: 2020-2021	
Estimated SHIP Funds for Fiscal Year:	\$ 663,318.00
Salaries and Benefits	\$ 61,377.52
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 2,454.28
Other*	\$
Total	\$ 66,331.80
Admin %	10.00%
	OK

Fiscal Year 2021-2022	
Estimated SHIP Funds for Fiscal Year:	\$ 663,318.00
Salaries and Benefits	\$ 61,377.52
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 2,454.28
Other*	\$
Total	\$ 66,331.80
Admin %	10.00%
	OK

Fiscal Year 2022-2023	
Estimated SHIP Funds for Fiscal Year:	\$ 663,318.00
Salaries and Benefits	\$ 61,377.52
Office Supplies and Equipment	\$ 500.00
Travel Per diem Workshops, etc.	\$ 2,000.00
Advertising	\$ 2,454.28
Other*	\$
Total	\$ 66,331.80
Admin %	10.00%
	OK

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

Details:

Exhibit B
Timeline for SHIP Expenditures

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

Fiscal Year	Encumbered	Expended	1 st Year AR	2 nd Year AR	Closeout AR
2020-2021	6/30/2022	6/30/2023	9/15/2021	9/15/2022	9/15/2023
2021-2022	6/30/2023	6/30/2024	9/15/2022	9/15/2023	9/15/2024
2022-2023	6/30/2024	6/30/2025	9/15/2023	9/15/2024	9/15/2025

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:

Fiscal Year	Funds Not Encumbered	Funds Not Expended	1 st Year AR Not Submitted	2 nd Year AR Not Submitted	Closeout AR Not Submitted
2020-2021	3/30/2022	3/30/2023	6/15/2021	6/15/2022	6/15/2023
2021-2022	3/30/2023	3/30/2024	6/15/2022	6/15/2023	6/15/2024
2022-2023	3/30/2024	3/30/2025	6/15/2023	6/15/2024	6/15/2025

Requests for Expenditure Extensions (close-out year ONLY) must be received by FHFC by June 15 of the year in which funds are required to be expended. The extension request shall be emailed to robert.dearduff@floridahousing.org and 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 when you are ready to "submit" the AR.

Other Key Deadlines:

AHAC reports are due for each local government the same year as the local government's LHAP being submitted. Local governments receiving the minimum or less allocation are not required to report.

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
2020-2021

Name of Local Government: Lee County

Estimated Funds (Anticipated allocation only):			\$ 663,318									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
10	New Construction	Yes	3	\$65,000	3	\$40,000	0	\$25,000	\$315,000.00	\$0.00	\$315,000.00	6
2	Purchase Assistance without Rehab	Yes	1	\$65,000	1	\$40,000	1	\$25,000	\$127,986.00	\$0.00	\$127,986.00	3
1	Purchase Assistance with Rehab	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Repair	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
11	Special Needs	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000	1	\$8,000	1	\$8,000	\$0.00	\$24,000.00	\$24,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		2		\$442,986.00	\$24,000.00	\$466,986.00	12
Purchase Price Limits:			New	\$ 283,348	Existing	\$ 283,348						

			OK									
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	1	\$45,000	1	\$40,000	0	\$25,000.00	\$85,000.00	\$0.00	\$85,000.00	2
14	Rehabilitation	Yes	1	\$45,000	0	\$40,000	0	\$25,000.00	\$45,000.00	\$0.00	\$45,000.00	1
12	Special Needs	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
16	Disaster Repair	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
23	Security and/or Utility Deposits	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
26	Rapid Re-housing	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
	Total Rental		2		1		0		\$130,000.00	\$0.00	\$130,000.00	3
	Administration Fees			\$ 66,332		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds			\$ 663,318 OK									

Set-Asides			
Percentage Construction/Rehab (75% requirement)		86.4%	OK
Homeownership % (65% requirement)		70.4%	OK
Rental Restriction (25%)		19.6%	OK
Very-Low Income (30% requirement)	\$ 358,000	54.0%	OK
Low Income (30% requirement)	\$ 168,000	25.3%	OK
Moderate Income	\$ 33,000	5.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2021-2022

Name of Local Government:

Lee County

Estimated Funds (Anticipated allocation only):

\$ 663,318

Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
10	New Construction	Yes	3	\$65,000	3	\$40,000	0	\$25,000	\$315,000.00	\$0.00	\$315,000.00	6
2	Purchase Assistance without Rehab	Yes	1	\$65,000	1	\$40,000	1	\$25,000	\$127,986.00	\$0.00	\$127,986.00	3
1	Purchase Assistance with Rehab	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Repair	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
11	Special Needs	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000	1	\$8,000	1	\$8,000	\$0.00	\$24,000.00	\$24,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		2		\$442,986.00	\$24,000.00	\$466,986.00	12
Purchase Price Limits:			New	\$ 283,348	Existing	\$ 283,348						

OK

OK

Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	1	\$45,000	1	\$40,000	0	\$25,000.00	\$85,000.00	\$0.00	\$85,000.00	2
14	Rehabilitation	Yes	1	\$45,000	0	\$40,000	0	\$25,000.00	\$45,000.00	\$0.00	\$45,000.00	1
12	Special Needs	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
16	Disaster Repair	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
23	Security and/or Utility Deposits	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
26	Rapid Re-housing	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
	Total Rental		2		1		0		\$130,000.00	\$0.00	\$130,000.00	3
	Administration Fees			\$ 66,332		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds			\$	663,318	OK							

Set-Asides

Percentage Construction/Rehab (75% requirement)		86.4%	OK
Homeownership % (65% requirement)		70.4%	OK
Rental Restriction (25%)		19.6%	OK
Very-Low Income (30% requirement)	\$ 358,000	54.0%	OK
Low Income (30% requirement)	\$ 168,000	25.3%	OK
Moderate Income	\$ 33,000	5.0%	

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

2022-2023

Name of Local Government: Lee County

Estimated Funds (Anticipated allocation only):			\$ 663,318									
Code	Strategies Homeownership	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
10	New Construction	Yes	3	\$65,000	3	\$40,000	0	\$25,000	\$315,000.00	\$0.00	\$315,000.00	6
2	Purchase Assistance without Rehab	Yes	1	\$65,000	1	\$40,000	1	\$25,000	\$127,986.00	\$0.00	\$127,986.00	3
1	Purchase Assistance with Rehab	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
3	Owner Occupied Rehabilitation	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
5	Disaster Repair	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
11	Special Needs	Yes	0	\$65,000	0	\$40,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0
7	Foreclosure Prevention	No	1	\$8,000	1	\$8,000	1	\$8,000	\$0.00	\$24,000.00	\$24,000.00	3
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
									\$0.00	\$0.00	\$0.00	0
	Total Homeownership		5		5		2		\$442,986.00	\$24,000.00	\$466,986.00	12
Purchase Price Limits:			New	\$ 283,348	Existing	\$ 283,348						

OK			OK									
Code	Rental	Qualifies for 75% set-aside	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	Mod Units	Max. SHIP Award	New Construction	Without Construction	Total	Units
21	New Construction	Yes	1	\$45,000	1	\$40,000	0	\$25,000.00	\$85,000.00	\$0.00	\$85,000.00	2
14	Rehabilitation	Yes	1	\$45,000	0	\$40,000	0	\$25,000.00	\$45,000.00	\$0.00	\$45,000.00	1
12	Special Needs	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
16	Disaster Repair	Yes	0	\$45,000	0	\$40,000	0	\$25,000.00	\$0.00	\$0.00	\$0.00	0
13	Rental Assistance (Tenant)	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
23	Security and/or Utility Deposits	No	0	\$10,000					\$0.00	\$0.00	\$0.00	0
26	Rapid Re-housing	No	0	\$10,000	0	\$10,000			\$0.00	\$0.00	\$0.00	0
	Total Rental		2		1		0		\$130,000.00	\$0.00	\$130,000.00	3
	Administration Fees			\$ 66,332		10%		OK				
	Home Ownership Counseling			\$ -								
Total All Funds			\$ 663,318 OK									

Set-Asides			
Percentage Construction/Rehab (75% requirement)		86.4%	OK
Homeownership % (65% requirement)		70.4%	OK
Rental Restriction (25%)		19.6%	OK
Very-Low Income (30% requirement)	\$ 358,000	54.0%	OK
Low Income (30% requirement)	\$ 168,000	25.3%	OK
Moderate Income	\$ 33,000	5.0%	

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Lee County

Certifies that:

- (1) The availability of SHIP funds will be advertised pursuant to program requirements in 420.907-420.9079, Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure 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

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

RESOLUTION #: _____

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF THE LEE 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 COUNTY MANAGER OR DESIGNEE 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; and

WHEREAS, Lee County has prepared a three-year Local Housing Assistance Plan for 2020-2021, 2021-2022, and 2022-2023 for submission to the Florida Housing Finance Corporation; and

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

WHEREAS, the county-appointed Affordable Housing Advisory Committee reviewed the Local Housing Plan on August 12, 2019 and November 4, 2019 and recommended approval by the Board of County Commissioners; and

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

Section 1: The Board of County Commissioners of Lee County hereby approves the Local Housing Assistance Plan, as attached and incorporated hereto for submission to the Florida Housing Finance Corporation as required by ss. 420.907-420-9079, Florida Statutes, for fiscal years 2020-2021, 2021-2022, and 2022-2023.

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

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

The foregoing Resolution was offered by Commissioner _____, who moved its adoption. The motion was seconded by Commissioner _____ and, upon being put to vote the vote was as follows:

BRIAN HAMMAN
FRANK MANN
JOHN MANNING
CECIL L. PENDERGRASS
RAY SANDELLI

PASSED AND ADOPTED THIS _____ DAY OF _____, _____.

BOARD OF COUNTY COMMISSIONERS
OF LEE COUNTY, FLORIDA

By: _____

APPROVED AS TO FORM
FOR THE RELIANCE OF LEE COUNTY ONLY

Office of the County Attorney

(SEAL)

ATTEST:
LINDA DOGGETT, CLERK

Deputy Clerk

Addendum #1 Selection Criteria For Non-Profit Sponsors

The applications submitted must meet the following five criteria in order to be ranked. Applications that do not meet these five criteria will be disqualified.

1. Applicants must have their application signed by the designated party.
2. Applicants must include in the application proof that the organization is recognized as a non-profit agency by the State of Florida.
3. Applicants must include in the application proof that the U.S. Internal Revenue Service has approved the organization as a non-profit organization (i.e. 501.c.3); existing non-profits that have been in existence long enough to file federal taxes must also include a copy of their latest federal tax return (IRS Form 990).
4. Projects that are not in the appropriate Lee Plan land use classification will be disqualified.
5. Minimum design criteria: All new home ownership and new rental projects must provide at least one entrance, which will be a ramp or no-step entrance, unless the proposed construction of a no-step entrance will require the installation of an elevator.

All applicants will be given the maximum number of points for having an audit and for prior contract compliance unless there is evidence that the applicant had a poor audit report or contract experience with Lee County and the situation has not been rectified. For each uncertified finding, points will be subtracted from the total score. New organizations that do not have an audit will receive no points.

If staff believes a project is not viable, staff reserves the right to recommend no funding for that project and state the reason for such a recommendation. This is to avoid a situation where the county would end up funding an unfeasible project just because it met the minimum requirements and there was money available to fund it.

The applications will be scored so that they can be compared and that comparison will be used for making funding recommendations. An application scoring the most points in a funding category does not guarantee full funding for the request. It is the goal of the Lee County SHIP Program to provide funding for a variety of housing units and projects in many locations and to ensure that all projects can be completed in a timely manner.

In considering requests for funding assistance, Lee County encourages the incorporation of storm resistant construction, energy efficient features, green building and innovative design techniques into construction and rehabilitation projects for ongoing sustainability and affordability (especially as related to maintenance, utilities and insurance). Green building initiatives include but are not limited to the areas of heating, cooling, water heating, insulation, windows and appliances.

Addendum #2 Special Needs Strategy Income Certification Plan

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certification, difficult or impossible. For example, an emergency shelter does not have the time to gather the essential documentation, such as third party verifications, to verify that an individual meets program income requirements. For this reason, this plan provides alternative guidelines for determining income eligibility for special needs strategies.

The following criteria shall be utilized for income certification for the Special Needs Strategy.

Eligible Persons shall include one or more natural persons, or a family, which are determined by the county to be very-low, low, moderate or workforce income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.

Annual gross income of the household. Annual gross income shall be defined under one of the following methods: 1) the section 8 housing assistance payments programs in 24 C.F.R. part 5; 2) annual income as reported under the census long form; or 3) adjusted gross income as defined for purposes of reporting under Internal Revenue Service's Form 1040 for individual federal annual income tax purposes.

Rental units constructed, rehabilitated, or otherwise assisted with SHIP funds must be monitored at least annually for 15 years for compliance with tenant income and affordability requirements. Annual monitoring shall be submitted to the county on a form provided by the county and shall include income level, race, age, amount of assistance provided, and other information. Maximum rents allowed are based on the number of bedrooms. Rents are provided annually by HUD and distributed by the Florida Housing Finance Corporation.

Special needs projects and income certification procedures will be defined as one of the following:

Stage One Housing. Projects include those intended to serve those at risk of becoming homeless, economic homeless, situational homeless, or chronic homeless. The housing serves as an entry shelter that functions on an emergency basis to provide immediate shelter, stabilization, treatment, and case management. A checklist shall be provided by the sponsors containing all income information gathered for each resident.

Income Certification. Upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification as available. A determining of income eligibility shall be made upon provision of housing services.

Stage Two Housing. Projects which provide temporary housing, such as transitional shelters that function to provide family or personal accommodation for extended periods of time until the resident can move to permanent housing. Supportive services are coordinated and provided to the resident based on need.

Income Certification. A determination of income eligibility will be made upon provision of housing services. If the applicant has an income, the anticipated annual income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

If an applicant does not have an income or is transitioning from Stage One Housing upon intake, gross family income will be determined through the use of information that is available including pay stubs, tax returns, verification from employers and financial institutions. Persons considered homeless according to HUD definitions would be considered eligible. The intake checklist shall request income information and make verification available. Once the person has found employment and has stayed employed for a period of 180 days anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments program in 24 CFR, part 5 methodology.

Stage Three Housing. Permanent housing that will be affordable to persons with special needs. Supportive services and environmental modifications are provided as needed. The goal of the housing is to provide the greatest independence possible in the least restrictive setting with the purpose of enhancing the quality of life as well as functional abilities.

Income Certification. Anticipated annual gross income shall be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs in 24 CFR, part 5 methodology.