

RESOLUTION NO. _____

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF GAINESVILLE, 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 MAYOR 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.

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WHEREAS, the State of Florida enacted the William E. Sadowski Affordable Housing Act, Sections 1-35, Chapter 92-317, Laws of Florida, 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 Chapter 420.9075 (6), Florida Statutes . 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) F.S., and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

WHEREAS, the Community Development Department/Housing Division has prepared a three-year Local Housing Assistance Plan for submission to the Florida Housing Finance Corporation; and

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

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF GAINESVILLE, FLORIDA that:

Section 1: The City Commission of the City of Gainesville 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 2005, 2006, and 2007.

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

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

PASSED AND ADOPTED THIS _____ DAY OF _____, 2005.

**Pegeen Hanrahan, Mayor
City of Gainesville**

(CORPORATE SEAL)

ATTEST:

Kurt M. Lannon, Clerk of the Commission

APPROVED AS TO FORM AND LEGALITY:

Marion J. Radson, City Attorney

CITY OF GAINESVILLE

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2005-2007

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

A. Name of the participating local government and Interlocal, if applicable:
Section 420.9072(5), F.S.

City of Gainesville (City)

Interlocal : Yes No (Special Needs Housing Program)

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

Alachua County

A copy of the Interlocal Agreement is attached as **Exhibit H.**

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.
Creation of the Plan 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, and to further the housing element of the local government comprehensive plan specific to affordable housing. Assistance will be provided to eligible residents within the incorporated areas of the City, except as may otherwise be provided through the Special Needs Housing Program Inter-local Agreement with Alachua County.

C. Fiscal years covered by the Plan: *Chapter 67-37.005, F.A.C.*

2005/2006

2006/2007

2007/2008

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

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code. The SHIP Program does further the housing element of the City of Gainesville Comprehensive Plan.

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

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 City and Alachua County, in conjunction with partners such as community-based organizations, for-profit housing developers, lending institutions, nonprofit providers of affordable housing, and providers of professional services relating to housing needs shall implement its local housing assistance program. The partnership was jointly created as an informal entity by the City of Gainesville and Alachua County to oversee and assist in the implementation of the housing assistance programs of both jurisdictions. The City may establish a SHIP Steering Committee with the County. The SHIP Steering Committee may assist with the development of program strategies, selection of eligible sponsors for SHIP funds and provide assistance in the administration of housing programs and services.

F. Leveraging: *Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b)3, F.S.*

The Plan is intended to increase the availability of affordable residential units by

combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal, state and/or other applicable funding programs.

G. Public Input: Chapter 67-37.005(3) and (6), F A C

Public input was solicited through public meetings with citizens, housing providers, social service providers, realtors, lenders and neighborhood associations; as well as through the local newspaper and meeting notices that advertised the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach Chapter 67-37 005(6)(a), F A C.

The City of Gainesville shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination: Section 420.9075(3)(c), F S

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

J. Support Services and Counseling: Chapter 67-37 005(5)(g),F A C.

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

- Homeownership Counseling (Pre and Post) ▪Credit Counseling
- Tenant Counseling ▪Technical Assistance

K. Purchase Price Limits: Section 420 9075(4)(c), F S. and Chapter 67-37 007(6) F A C.

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

The methodology used is:

- _____ Independent Study (copy attached)
- ___✓___ U.S. Treasury Department
- _____ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

L. Income Limits, Rent Limits and Affordability: *Chapter 67-37 005(5)(e), F A C and Section 420.9071(2), F.S*

The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. 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 (19), (20) and (28), F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Wages to Work: *Chapter 67-37 005(6)(b)7, F.A C*

Should an eligible sponsor be used, the City of Gainesville has developed a qualification system and selection criteria for applications for awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

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

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

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

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

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

The City of Gainesville finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the Local Housing Assistance Plan. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 10 percent of the local housing distribution moneys plus 5% of the program income deposited into the trust fund.

The City of Gainesville has adopted the above findings in the attached resolution, Exhibit E.

II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C*

A. NEW CONSTRUCTION PROGRAM

a) **Summary of the Strategy:** The New Construction Program (NCP) will facilitate the construction and development of new homes within the City. The primary goal of the NCP is to provide affordable housing opportunities within the City limits of Gainesville. The City will construct new homes for sale to very low, low and moderate-income first-time homebuyers. Homes will be constructed on vacant lots located in existing neighborhoods and in newly developed subdivisions within the City. The NCP will address the need to provide decent, safe and affordable homes to very low, low, and moderate-income families. Funds will be used as a subsidy to provide subordinate mortgage financing to make the new homes affordable.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be served:** Very Low, Low, and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award \$25,000 per unit.

e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms of the mortgage during the 10-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policies and procedures.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-ready basis. If funds are not available, then the City may establish a waiting list program. The applicant(s) must be a first-time homebuyer, defined as persons who have not owned a home other than a mobile home or a manufactured (HUD-certified) home during the three year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time

homebuyer: 1) Single parent, as defined by HUD, 2) Displaced homemaker, as defined by HUD or 3) an applicant(s) who live in a substandard dwelling that is not feasible to rehabilitate to bring into compliance with the local building and housing codes.

g) **Sponsor Selection Criteria:** Not Applicable.

B. DOWNPAYMENT ASSISTANCE PROGRAM

a) **Summary of the Strategy:**

Funds are provided to assist eligible first-time homebuyers with purchasing a new or existing home. To qualify, applicants must be able to obtain a mortgage loan from a SHIP approved lender and select a home for purchase that meets the SHIP criteria. The homebuyer must pay a minimum of 2% of the sales price of the home. Only the amount of SHIP subsidy required to close will be awarded. All eligible recipients must complete a homebuyer education and training program, administered by a SHIP approved entity.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award \$3,500 per unit.

e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms of the mortgage during the 10-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-ready basis. The applicant(s) must be a first-time homebuyer, defined as persons who have not owned a home other than a mobile home or a manufactured (HUD-certified) home during the three year period immediately prior to purchase with SHIP funds, except that the following persons shall not be excluded from consideration as a first-time homebuyer: 1) Single parent, as defined by HUD, 2) Displaced homemaker, as defined by HUD or 3) an applicant(s) who live in a substandard dwelling that costs

more to rehabilitate than build a new dwelling to bring the structure in compliance with the local building and housing codes.

g) **Sponsor Selection Criteria:** Not Applicable

C. EMERGENCY ROOF REPAIR PROGRAM

a) **Summary of the Strategy:** The purpose of the Emergency Roof Repair Program is to prevent further deterioration of homes, and reduce rehabilitation costs by repairing or replacing leaking roofs. This program will address homes that have actively leaking roofs only. Eligible repairs will be limited to the roof of the structure.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be Served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award \$15,000 per unit.

e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms of the mortgage during the 10-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.

f) **Recipient Selection Criteria:** Funds are made available on a first-come, first-served basis. If funds are not available, then the City may establish a waiting list program.

g) **Sponsor Criteria:** Not Applicable.

D. MINOR REHABILITATION PROGRAM

a) **Summary of the Strategy:** The Minor Rehabilitation Program will address the repair of health and safety violations on a home. The program addresses the minor rehabilitation of a home without requiring the issuance of a Code Violation Notice. All code violations may not be addressed. The program will be applied to homes that are in need of deferred maintenance rather than substantial rehabilitation. The repair priorities are as follows: roof, electrical, heating, plumbing and handicap accessibility.

- b) **Fiscal Years Covered:** 2005-2007
- c) **Income Categories to be Served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Maximum Award:** The maximum award \$30,000 per unit.
- e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms of the mortgage during the 10-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.
- f) **Recipient Selection Criteria:** Funds are made available on a first-come, first-served basis. If funds are not available, then the City may establish a waiting list program. When a recipient receives assistance from this program, they will not be eligible for any other rehabilitation program services.
- g) **Sponsor Criteria:** Not Applicable.

E. MAJOR REHABILITATION PROGRAM

- a) **Summary of the Strategy:** The Major Rehabilitation Program will address the repair or replacement of serious health and safety violations on a home. This program addresses the substantial rehabilitation of a home without requiring the issuance of a Code Violation Notice. All code violations may not be addressed. The home eligible for rehabilitation under this program must be considered substandard with health and safety violations that exceed the repair or replacement priorities of the Minor Rehabilitation Program. The repair or replacement priority is as follows: roof, electrical, heating, plumbing, structural and handicap accessibility.
- b) **Fiscal Years Covered:** 2005-2007
- c) **Income Categories to be Served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Maximum Award:** The maximum award \$50,000 per unit.
- e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the

property The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms of the mortgage during the 10-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City may establish a waiting list program.

g) **Sponsor Criteria:** Not Applicable.

F. HOUSING REPLACEMENT PROGRAM (HRP)

a) **Summary of the Strategy:** When assessing the condition of a home for Major Rehabilitation Program assistance, it may be determined that it is more cost effective to replace the existing unit with a new unit. In these instances, a homeowner may be eligible for the construction of a replacement home. The Housing Replacement Program (HRP) will address units that are infeasible to rehabilitate due to the major health and safety violations, and the exorbitant cost of repairs required to make these dwellings meet the minimum housing code requirements. Funding for this program will be reserved for homeowners who are already on the City's Rehabilitation waiting list. The HRP program will assist a homeowner with demolishing the existing home and rebuilding a new home on the same site or other equivalent site. The house plans will be provided from the City's Affordable Homes Library. If applicable, the City may provide temporary relocation assistance to a homeowner in accordance with the guidelines of the City's Optional Relocation Policy.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be Served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award is \$70,000 per unit.

e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 20-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period. If the recipient defaults on the terms

of the mortgage during the 20-year compliance period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-served basis. If funds are not available, then the City may establish a waiting list program.

g) **Sponsor Criteria:** Not Applicable.

G. MORTGAGE FORECLOSURE INTERVENTION PROGRAM (MFI)

a) **Summary of the Strategy:** The Mortgage Foreclosure Intervention Program (MFI) offers qualified homeowners an opportunity to avoid foreclosure and retain their homes. Funds will be provided to eligible homeowners to assist with bringing their mortgage payments current. Eligible expenses include costs such as delinquent mortgage payments (principal, interest, taxes and insurance), attorney's fees, late fees and other customary fees.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be served:** Very Low, Low, and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award \$4,000 per unit.

e) **Term, Recapture and Default:** A subordinate mortgage is recorded on the property. The mortgage is a 10-year due on sale loan forgivable at the end of the compliance period. The recipient is required to own and occupy the property as a principal residence during the compliance period.

If the recipient defaults on the terms of the mortgage during the 10-year period, then the full balance of the loan shall become due and payable. If the recipient refinances during the compliance period, the full balance of the loan shall become due and payable, except as provided by City policy and procedures.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-ready basis.

g) **Sponsor Selection Criteria:** Not Applicable.

H. DISASTER MITIGATION/RECOVERY

a) **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to: (a) purchase of emergency supplies for eligible households to weatherproof damaged homes; (b) interim repairs to avoid further damage; (c) tree and debris removal required to make the individual housing unit habitable; (d) construction of wells or repair of existing wells where public water is not available; (e) payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies; (f) security deposit; (g) rental assistance for the duration of Florida Office of the Governor Executive Order 04-182, for eligible recipients that have been displaced from their homes due to damage from the storm; (h) other activities as proposed by the City of Gainesville and approved by Florida Housing.

b) **Fiscal Years Covered:** 2005-2007

c) **Income Categories to be served:** Very Low, Low and Moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

d) **Maximum Award:** The maximum award \$2,000 per unit.

e) **Term, Recapture and Default:** Assistance will be provided in the form of a grant, so recipients will not be required to repay funds used for disaster recovery.

f) **Recipient Selection Criteria:** Funds are made available based on a first-come, first-ready basis. Applicant(s) must own and occupy the property as principal residence.

g) **Sponsor Selection Criteria:** Not Applicable

I. SPECIAL NEEDS PROGRAM

a) **Summary of the Strategy:** Development of special needs housing is an eligible activity and is considered as rental housing construction or rehabilitation. Through an inter-local agreement, the City of Gainesville and Alachua County will jointly sponsor a fund targeted to the construction and rehabilitation of housing for persons with special needs. Funds will be available for qualified sponsors who serve households of persons with special housing needs, as defined by Chapter 67-37.002 (11) Florida Administrative Code. These include, but are not necessarily limited to the: persons with developmental disabilities; persons with mental illnesses or chemical dependency; persons with Acquired Immune Deficiency Syndrome ("AIDS") and Human Immunodeficiency Virus ("HIV") disease; runaway and abandoned youth; the elderly; and disabled adults. New construction and rehabilitation are eligible activities. The Inter-Local Agreement for the Special Needs Housing Program (Exhibit H) does not restrict special needs housing facilities as to geographical location, but the facilities

must be located within Alachua County.

- b) **Fiscal Years Covered:** 2005-2007
- c) **Income Categories to be served:** Very Low and Low-Income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. Housing must meet income certification guidelines as provided in the Special Needs Income Certification Plan & Monitoring Strategy.
- d) **Maximum Award:** The maximum award is up to 50% of the eligible construction project costs or \$6,000 per unit whichever is less.
- e) **Term, Recapture and Default:** Funds are provided to sponsors as a 15-year due on sale loan. The housing must remain affordable and occupied by income eligible beneficiaries for a period of 15 years. All SHIP assisted rental properties offered for sale prior to the 15-year term of affordability must be subject to a right of first refusal for purchases at the current market value, less the amount of the SHIP subsidy, by eligible nonprofit organizations who would provide continued occupancy by eligible persons. Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. In determining the maximum allowable rents, "Affordable" means that monthly rents or monthly 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 Section 420.9071 (2), subsection (19) and subsection (28), Florida Statutes. The rent limit chart is provided by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- f) **Recipient Selection Criteria:** To qualify, applicants must be income eligible under SHIP guidelines and select housing offered by a qualified SHIP funded sponsor; and the housing must meet SHIP criteria.
- g) **Sponsor Selection Criteria:** The Sponsor Selection Criteria is outlined in Attachment I of the Inter-Local Agreement (Exhibit H).

Special Needs Strategy Income Certification Plan & Monitoring Strategy

It is recognized that special needs housing projects face unique situations that render some standard procedures, such as income certifications, difficult or impossible to comply with. For example, an emergency shelter does not have the time, manpower or resources 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 certifications for the Special Needs Strategy:

Eligible persons shall include individuals, families and households that are determined by the City to have annual household incomes that are less than 80% of the median family gross income adjusted for family size as stipulated in the annual income limits published by the United States Department of Housing and Urban Development distributed and updated annually by the Florida Housing Finance Corporation. Annual gross income shall be determined 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; 3) adjusted gross income as defined for purpose of reporting under Internal Revenue Services Form 1040 for individual federal annual income tax purposes; 4) projected annual income using the deposits from three months of bank statements; or 5) projected annual income using one month of pay stubs. Within 30 days of executing a contract with a Special Needs sponsor, staff will review the sponsor's client records to determine which income certification procedures are applicable. City staff will review the unique income and asset documentation that is accessible to the applicant. Based upon this review, the applicant shall be deemed homeless if there is no access to income and shall be considered income eligible for residential placement. Special Needs project 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 homelessness, situational homelessness, or chronic homelessness. 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 sponsor agency 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 definition will be considered eligible. A determination 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 provide to the resident based on need. Income Certification. Anticipated annual gross income be certified according to standard SHIP rules, including the Section 8 housing assistance payments programs 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.

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. However, if the Florida Housing Finance Corporation provides the same monitoring and determination, the City will rely on such monitoring and determination of tenant eligibility. Annual monitoring shall be submitted to the city on a form provided by the city and shall include income level, race, age, amount of assistance provided, and other information. In determining the maximum allowable rents, "Affordable" means that monthly rents or monthly 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 Section 420.9071 (2), subsection (19) and subsection (28), Florida Statutes. The rent limit chart is provided by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. The number of rental units for each SHIP assisted project to be monitored and considered assisted with SHIP funds shall be based upon the pro-rata share of SHIP funds invested in the development in relationship to the development cost.

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 non-profit organizations for purchase at the current market value for continued occupancy by eligible persons, as provided by Section 420.9075 (4)(f), Florida Statutes.

K. NEW RENTAL CONSTRUCTION PROGRAM

- a) **Summary of the Strategy:** The purpose of the New Rental Construction Program is to provide a local government contribution to qualified developers to stimulate the construction of new rental housing units for very-low and low-income households. Eligible expenses include construction costs only. Priority will be given to projects that are located in neighborhoods within the City that have no and/or a shortage of affordable rental units available for very low and low-income households. Eligible applicants may include individuals, non-profit corporations, partnerships, for-profit corporations or limited liability companies.
- b) **Fiscal Years Covered:** 2005-2007
- c) **Income Categories to be served:** Very Low and Low-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.
- d) **Maximum Award:** The maximum award \$100,000 per project.
- e) **Term, Recapture and Default:** All rental housing must be rented at affordable rates (i.e., rents will not exceed those limits adjusted for number of bedrooms established by HUD and adopted by the State of Florida for use in the SHIP Program) to qualified occupants for a period of 15 years. SHIP funds will be provided as a grant amortized over a 15-year period. If the property is transferred before the end of the 15-year affordability period, the full amount of the grant will be due and payable to the City SHIP Trust Fund. However, if the new buyer is eligible for the program, the grant may be assumed, as long as, all other SHIP and/or local requirements are met. All SHIP assisted rental properties offered for sale prior to the 15-year term of affordability must be subject to a right of first refusal for purchases at the current market value, less the amount of the SHIP subsidy, by eligible nonprofit organizations who would provide continued occupancy by eligible persons. Rental units constructed, rehabilitated or otherwise assisted from the local housing assistance trust fund must be monitored at least annually for 15 years or the term of assistance, whichever is longer, for compliance with tenant income and affordability requirements. *In determining the maximum allowable rents, "Affordable" means that monthly rents do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Section 420.9071 (2), subsection (19) and subsection (28), Florida Statutes. The rent limit chart is provided by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.*
- f) **Recipient Selection Criteria:** Not Applicable.
- g) **Sponsor Selection Criteria:** The Sponsor Selection Criteria is provided in Exhibit I.

III. LHAP INCENTIVE STRATEGIES *Section 420.9071(16), F.S*

The City of Gainesville Affordable Housing Incentive Plan (AHIP) was established for the purpose of providing incentive programs to encourage affordable housing production. The AHIP consists of the following regulatory reforms and incentive programs to promote affordable housing production:

1. Definition of Affordable Housing

In accordance with Part VII, Chapter 420 (Section 420.907, *et seq.*, Florida Statutes) and Chapter 67-37, Florida Administrative Code, the State Housing Initiative Partnership Program (SHIP) requires the City of Gainesville to use SHIP funds to provide housing for very low, low and moderate-income households. A standard definition of affordable housing is important in order to develop housing programs that will target very low, low and moderate-income households.

Affordable means that monthly rents or monthly 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 households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. However, it is not the intent to limit an individual household's ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent 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 percent benchmark. Eligible housing means any real and personal property located within the city which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units that are designed to meet the standards of Chapter 553, Florida Statutes for homeownership or rental (excludes mobile homes) for eligible persons as designated by the City of Gainesville. The purchase price of homeownership units must not exceed the maximum purchase price limitations for new homes or existing homes and must meet the affordability requirement to qualify as eligible, as established by City of Gainesville Local Housing Assistance Plan.

Very-low-income Persons or Households means one or more natural persons or a family that has a total annual gross household income that does not exceed 50 percent of the median annual income adjusted for family size for households within the Gainesville metropolitan statistical area as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. With respect to rental units, the very-low-income household's annual income at the time of initial occupancy may not exceed 50 percent of the area's median income adjusted for family size. While occupying the rental unit, a very-low-income household's annual income may increase to an amount not to exceed 140 percent of 50 percent of the area's median income adjusted for family size.

Low-income Persons or Households means one or more natural persons or a family that has a total annual gross household income that does not exceed 80 percent of the median annual income adjusted for family size for households within Gainesville metropolitan statistical area

as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. With respect to rental units, the low-income household's annual income at the time of initial occupancy may not exceed 80 percent of the area's median income adjusted for family size. While occupying the rental unit, a low-income household's annual income may increase to an amount not to exceed 140 percent of 80 percent of the area's median income adjusted for family size.

Moderate-income Persons or Households means one or more natural persons or a family that has a total annual gross household income that does not exceed 120 percent of the median annual income adjusted for family size for households within the Gainesville metropolitan statistical area as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program. With respect to rental units, the moderate-income household's annual income at the time of initial occupancy may not exceed 120 percent of the area's median income adjusted for family size. While occupying the rental unit, a moderate-income household's annual income may increase to an amount not to exceed 140 percent of 120 percent of the area's median income adjusted for family size. Schedule for Implementation: In effect at time of adoption.

2. Expedited Permitting

(1) The Fast Track program was created to provide applicants such as contractors, developers and homeowners the option to request the fast track service when making an application for a building permit. This program provides a faster process for approving permits because the applicants are willing to pay an additional fee for the expedited review. The Building Department administers the Fast Track Program and provides fast track service at no cost for housing projects/developments that are designated as affordable. Housing projects/developments are designated as affordable if funded by the City and/or County SHIP, CDBG, HOME programs, or other associated funded programs. Applicants in the City of Gainesville may apply to the Housing Division for a Certificate of Housing Affordability (CHA). The CHA will designate the project/development as affordable housing, which will entitle the applicant to receive expedited permitting at no cost. The housing project/development will be placed on the next available fast track review cycle. Schedule for Implementation: In effect at the time of adoption.

(2) Affordable housing concept review and approval. The City added this process to assist all certified affordable housing development with meeting the application requirements for the State of Florida Low Income Housing Tax Credit Program. The review will alert an applicant to problems with, or objections to a particular proposed development.

The saving in this process allows the developer to present a low cost plan for approval, without the expenses of developing detailed engineered plans. Schedule for Implementation: In effect at the time of adoption.

3. Historic Preservation Board Review Process

The Affordable Housing Advisory Committee identified the Historic Preservation Board Review process as a barrier to addressing affordable housing needs in targeted neighborhoods within the Historic Districts. This incentive requires a streamlining process for affordable housing projects. The implementation of this incentive may impact the public welfare by reducing development restrictions in historic districts. The public safety and welfare will be increased by removing impediments to the production of affordable housing and to the removal of slum and blight conditions in target neighborhoods. The City allows pre-approved affordable housing plans in targeted neighborhoods within historic districts to be modified through staff approvals instead of requiring a new review by the Historic Preservation Board. The staff approval process allows for a more streamlined process of review for affordable housing units. It is anticipated that the staff approval process could reduce approximately 15 to 20 days from the review process. Schedule for Implementation: This policy is currently functioning to the extent required.

4. Removal of Non-Contributing Properties Located in Historic Districts

There are numerous dilapidated/substandard units located within historic districts, which contribute significantly to slum Tenant Counseling and blight. Policy 1.3.3 of the City's Historic Preservation Element encourages the use and rehabilitation of historic structures, relocation to another site for re-use, selective dismantling for re-use and as a last resort demolition of historic structures. This incentive will have no direct impact on housing costs, although it will make more land available for residential infill development at sites where infrastructure is in place.

There are currently no programs for the widespread removal of these units from historic districts. The most extremely dilapidated units are removed periodically if rehabilitation is completely infeasible. Schedule for Implementation: This policy is currently functioning to the extent required.

5. Reservation of Infrastructure Capacity

(1) A lack of infrastructure capacity can add significantly to the cost of housing due to the delays and expense of providing such capacity. The reservation of infrastructure capacity refers to a system by which a portion of the existing infrastructure capacity is not a barrier to the provision of affordable housing in the City of Gainesville. If infrastructure capacity becomes a problem at a future date, this incentive directs the City to make reservations for affordable housing developments. Schedule for Implementation: Implementation of this incentive will occur when and if infrastructure capacity becomes a problem in the City of Gainesville. The Gainesville Regional Utility company maintains ample water/wastewater capacity. Storm water capacity is handled on a site-by-site basis.

(2) The Transportation Concurrency Exception Area (TCEA) covers a substantial portion of the City and allows for development to occur along roads that are over their traffic capacity to encourage development such as urban redevelopment and infill (mitigation is required in the form of various improvements that must be made by developers).

This incentive will reduce housing costs on a case-by-case basis by avoiding the expense and delays associated with a lack of infrastructure for affordable housing. The savings will benefit eligible households by lowering per unit costs. Schedule for Implementation: There are currently no provisions to reserve infrastructure capacity for affordable housing in the City.

6. Increased Densities

The allowance of increased densities for affordable housing developments can reduce land costs. The City of Gainesville currently awards density bonus points for affordable housing. Such a project shall be awarded 8 points if 10% of the housing of the project are set aside as affordable housing. Such a project shall be awarded 10 points if at least 20% of the project is set aside as affordable housing. The continued implementation of this incentive will reduce per unit housing costs by lowering land costs for affordable housing. These savings will result in lower housing costs for eligible households. Schedule for Implementation: On-going.

7. Reduction of Parking Requirements

Despite less traffic volume, residential uses often have the same parking requirements as commercial uses. The reduction of parking requirements can lower development and land costs for affordable housing. The Transportation Element for the City contains a policy that calls for parking requirements to be reduced, where appropriate. The City has a process that would allow for the reduction of the number of required parking spaces when evidence that the proposed use will generate less parking than the minimum required by city ordinances. The City's current parking policy provides for less parking in appropriate areas, which will indirectly result in increased public safety, since larger parking lots reduce public safety, and reduce the amount of walking, bicycling, and transit since car trips are increased. The City's parking requirements in place do not contribute unnecessarily to housing costs. The City's parking requirements specifically require fewer parking spaces for low and moderate-income housing, the code requires one space per unit compared to one space per bedroom for market rate multi-family housing. Schedule for Implementation: On-going.

8. Zero-Lot-Line Developments

The City should continue to allow zero-lot-line developments as was done in the Ingleside Villas. Zero-lot-line developments have no required setbacks. These developments therefore allow the use of more land construction and smaller lot sizes. The continued allowance of zero-lot-line (or small setback) developments in appropriate locations will lower overall housing costs by reducing land costs on a case-by-case basis. This reduction will benefit eligible households by lowering per unit costs.

The City currently allows zero-lot-line developments as evidenced by its use in the Ingleside Villas development. Ingleside Villas was developed as a Planned Development (PD); a new zero-lot-line development can still be developed as a PD. Cost savings in subdivision and building design can also be achieved through the cluster subdivision ordinance (Section 30-190 of Land Development Code). Schedule for Implementation: On-going.

9. Modification of Street Requirements

The City generally requires relatively modest street widths. The required street width in the City is currently 24 feet. Housing cost reductions will vary on a case-by-case basis depending upon the street widths required in the particular development. These savings will result in lower costs for eligible households. Schedule for Implementation: On-going

10. Evaluation of Regulations Before Adoption

The City of Gainesville has a process by which new regulations are reviewed to determine their impact on affordable housing, and to mitigate any negative impacts if feasible and appropriate. The City reviews and evaluates zoning and other regulations that pertain to housing to insure that the requirements are to be continued reasonably and do not unduly limit opportunities for lower income groups to secure housing throughout the City. All petitions regulating land use will include a fiscal impact statement regarding the impact any proposed new regulation will have on affordable housing.

Schedule for Implementation: On-going review of local policies, ordinances, regulations and comprehensive plan provisions that significantly impact the cost of housing.

11. Inventory of Public Lands

The City of Gainesville currently maintains an inventory of the public land available for affordable housing. An inventory of the public lands available for the development of affordable housing is an important resource for housing developers.

Schedule for Implementation: On-going.

12. Public-Private Partnerships

The City encourages continued participation by the private sector in providing affordable housing and adequate housing education programs. Private sector involvement is key to the achievement of the City's affordable housing goals. This incentive greatly expands the resource base available for affordable housing by maximizing the leveraging of public-private dollars. The City continues to spearhead public-private partnerships through its Comprehensive Housing Program in efforts to build and maintain public-private partnerships.

Schedule for Implementation: On-going.

IV. **EXHIBITS:**

- A. **Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. **Timeline for Encumbrance and Expenditure: *Chapter 67-37.005(6)(d) and (f) F.A.C.***
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.** Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. **Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan: Chapter 67-37.005), F.A.C.**
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. **Certification Page: *Chapter 67-37.005(7), F.A.C.***
Signed Certification is attached as **Exhibit D.**
- E. **Adopting Resolution: *Section 420.9072(2)(b)2, F.S.***
Original signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. **Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**
- G. **Ordinance: *Section 420.9072(3)(a), F.S.***
If changed from the original ordinance, a copy is attached as **Exhibit G.**
(NOT APPLICABLE)
- H. **Interlocal Agreement: *Section 420.9072, F.S.***
A copy of the Interlocal Agreement if applicable is attached as **Exhibit H.**
- I. **New Construction Rental Program Selection Criteria for Eligible Sponsors is attached as Exhibit I.**

ADMINISTRATIVE BUDGET FOR EACH FISCAL YEAR

Fiscal Year 2005/2006	
Salaries and Benefits	\$ 44,220.00
Office Supplies and Equipment	\$ 37,379.00
Travel Perdiem Workshops, etc	\$ 3,000.00
Advertising	\$ 3,000.00
	<u>\$ 87,599.00</u>
Fiscal Year 2006/2007	
Salaries and Benefits	\$ 48,500.00
Office Supplies and Equipment	\$ 33,099.00
Travel Perdiem Workshops, etc	\$ 3,000.00
Advertising	\$ 3,000.00
	<u>\$ 87,599.00</u>
Fiscal Year 2007/2008	
Salaries and Benefits	\$ 53,350.00
Office Supplies and Equipment	\$ 28,249.00
Travel Perdiem Workshops, etc	\$ 3,000.00
Advertising	\$ 3,000.00
	<u>\$ 87,599.00</u>

Based on a distribution of \$875,993

TIMETABLE FOR STATE FISCAL YEAR 2005/2006

Name of Local Government: City of Gainesville

Program	Year	2005/2006												2006/2007												2007/2008												2008																													
		Mont h	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12																							
Advertise Availability of Funds		X																																																																	
Application Period (On-Going)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X																																																
Start Program Year		X																																																																	
Annual Report															X																																																				
Mid-Year Review/Adjustments						X																																																													
End-Year Review/Adjustments											X																																																								
Encumbrance Deadline																																																																			
Expenditure Deadline																																																																			
Final Program Review																																																																			

TIMETABLE FOR STATE FISCAL YEAR 2006/2007

Name of Local Government: City of Gainesville

Program	Year	2006/2007												2007/2008												2008/2009												2009											
		Mont	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12																	
Advertise Availability of Funds		X																																															
Application Period (On-Going)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X																			
Start Program Year		X																																															
Annual Report															X												X		X																				
Mid-Year Review/Adjustments						X																																											
End-Year Review/Adjustments													X												X		X																						
Encumbrance Deadline																									X																								
Expenditure Deadline																											X																						
Final Program Review																											X																						

TIMETABLE FOR STATE FISCAL YEAR 2007/2008

Name of Local Government: City of Gainesville

Program	Year	2007/2008						2008/2009						2009/2010						2010												
		Mont	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
Advertise Availability of Funds		X																														
Application Period (On-Going)			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Start Program Year		X																														
Annual Report													X														X					
Mid-Year Review/Adjustments						X																										
End-Year Review/Adjustments												X												X			X					
Encumbrance Deadline																		X														
Expenditure Deadline																											X					
Final Program Review																											X					

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART # 2C

City of Gainesville

Name of Local Government:

Please check applicable box, & if A:
 New Plan: **X**
 Amendment:
 Fiscal Yr. Closeout: **2007**

Available Funds: **\$875,993.00**

HOMEOWNERSHIP STRATEGIES	A		B		C		D		E		TOTAL Units
	New Construction SHIP Dollars	Max SHIP Award	Rehab/Repair SHIP Dollars	Max SHIP Award	Without Construction SHIP Dollars	Max SHIP Award	TOTAL SHIP Dollars	Percentage	TOTAL Percentage		
Downpayment-Rehab/Constructed			\$50,000				\$50,000	5.7%		15	
Minor Rehabilitation			\$200,000				\$200,000	22.8%		10	
Major Rehabilitation			\$244,394				\$244,394	27.9%		6	
Roof Repair			\$120,000				\$120,000	13.7%		12	
New Construction	\$50,000	\$25,000					\$50,000	5.7%		3	
Housing Reconstruction	\$70,000	\$70,000					\$70,000	8.0%		1	
Mortgage Foreclosure Intervention					\$30,000		\$30,000	3.4%		9	
Disaster Recovery							\$0	0.0%		0	
Subtotal 1 (Homeownership)	\$120,000		\$614,394		\$30,000		\$764,394	87.26%		56	

RENTAL STRATEGIES	A		B		C		D		E		TOTAL Units
	New Construction SHIP Dollars	Max SHIP Award	Rehab/Repair SHIP Dollars	Max SHIP Award	Without Construction SHIP Dollars	Max SHIP Award	TOTAL SHIP Dollars	Percentage	TOTAL Percentage		
Special Needs			\$10,000				\$10,000	2.3%		4	
New Construction Rental	\$0						\$0	0.0%		0	
Subtotal 2 (Non-Homeownership)	\$10,000		\$10,000				\$20,000	2.28%		4	
Administration Fees											
Admin. From Program Income											
Home Ownership Counseling											
GRAND TOTAL	\$130,000		\$624,394		\$30,000		\$875,993	100.0%		60	

Calculate Constr./Rehab by adding Grand Total columns A&B, then divide by Annual Allocation Amt.

Maximum Allowable										
Purchase Price:										
Purchase Price (New Construction Program):										

Allocation Breakdown	Amount	%
Very-Low Income	\$405,530	46%
Low Income	\$355,530	41%
Moderate Income	\$23,333	3%
TOTAL	\$784,394	89.54%

Projected Program Income	Max Amount Program Income For Admin.
\$0	\$0
Projected Recaptured Funds:	\$0
Distribution:	\$875,993
Total Available Funds:	\$875,993

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: City of Gainesville

- (1) The local government will advertise the availability of SHIP funds pursuant to 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, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan 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 Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation with in 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.
- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.

- (15) 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.
- (16) 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 service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or X **has not** been implemented.

Witness

Signature

Gainesville
Witness

Pegeen Hanrahan, Mayor City of

Date

OR

Attest:
(Seal)