

Duval County / Jacksonville

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

2021-2022, 2022-2023, 2023-2024

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G. Interlocal Agreement <i>N/A</i>	

Section I. Program Details:

A. LG(s)

Name of Local Government	Duval County / Jacksonville
Does this LHAP contain an interlocal agreement?	No
If yes, name of other local government(s)	

B. Purpose of the program:

- To meet 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.

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

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

E. Local Housing Partnership: The SHIP Program encourages building active partnerships between government, lending institutions, builders and developers, not-for-profit and community-based housing providers and service organizations, providers of professional services related to affordable housing, advocates for low-income persons, real estate professionals, persons or entities that can provide housing or support services and lead agencies of the local continuums of care.

F. Leveraging: The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach: SHIP funding availability shall be advertised in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Waiting List/Priorities: A waiting list will be established when there are eligible applicants for strategies that no longer have funding available. Those households on the waiting list will be notified of their status. Applicants will be maintained in an order that is consistent with the time completed applications were submitted as well as any established funding priorities as described in this plan.

The following priorities for funding (very low income, Special Needs, etc.) described/listed here apply to all strategies unless otherwise stated in an individual strategy in Section II:

All funds will be administered on a first qualified, first approved status.

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

The methodology used is:

U.S. Treasury Department	X
Local HFA Numbers	

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

“Affordable” means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071, F.S. However, it is not the intent to limit an individual household’s ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

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

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

- P. Administrative Budget:** A line-item budget is attached as Exhibit A. The city/county finds that the moneys deposited in the local housing assistance trust fund are necessary to administer and implement the local housing assistance plan.

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

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

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

Entity	Duties	Admin. Fee Percentage
Local Government	Wholly Performed and Maintained	10 %
Third Party Entity/Sub-recipient	N/A	

- R. First-time Homebuyer Definition:** For any strategies designed for first-time homebuyers, the following definition will apply: *An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers). A single parent who has only owned a home with a former spouse while married. An individual who is a displaced homemaker and has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.*

- S. Project Delivery Costs:** Up to 3% of the SHIP award for Owner Occupied Rehabilitation and Demolition/Reconstruction will be included in the award and reflected in the mortgage.

- T. Essential Service Personnel Definition (ESP):** ESP includes teachers and educators, other school district, community college, and university employees, police and fire personnel, health care personnel, and skilled

building trades personnel.

U. Describe efforts to incorporate Green Building and Energy Saving products and processes: The county will, when economically feasible, employ the following Green Building requirements on new construction development and rehabilitation:

1. Low or No-VOC paint for all interior walls (Low-VOC means 50 grams per liter or less for flat paint; 150 grams per liter or less for non-flat paint;
2. Low-flow water and water-conserving fixtures in bathrooms;
3. Energy efficient water heater;
4. High efficiency heating, ventilation, and air conditioning (HVAC) systems with a higher seer rating;
5. Structural enhancements such as roofing tie downs and impact resistant windows;
6. Upgrade of insulation, provide caulking and weather stripping of windows and doors.

Describe efforts to meet the 20% Special Needs set-aside: The Special Needs set aside will be met through all strategies. Applicants will be pulled from the waiting list in the date order and will be processed in a first qualified, first served basis. Within that process, preference will be given to persons with Special Needs as defined in F.S. 420.0004. An emphasis will be placed on home modifications which allow homeowners to remain independent in their own homes and maintain their homeownership. Additionally, we will continue to work with non-profits that focus on serving the special needs to meet this goal.

W. Describe efforts to reduce homelessness: Duval County/Jacksonville collaborates with the Continuum of Care (Changing Homelessness) and multiple other partner agencies to ensure resources are targeted and strategies are followed to reduce homelessness through the administration of the HUD Emergency Solutions Grant. Additionally, opportunities to provide permanent supportive housing options are funded through Requests for Proposals (RFP), pending funding availability.

Section II. LHAP Strategies:

A. Purchase Assistance	Code 1,2
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- a. **Summary:** Funds will be provided to assist potential homebuyers with reducing the total cost of purchasing a home. Eligible costs include down payment and closing costs, including pre-paid, inspections, and other associated reasonable fees. Funds may also be used to buy down the principal.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award:

% of the MEDIAN INCOME	ASSISTANCE AVAILABLE COUNTY WIDE
Below 50%	Up to \$14,999.00
51% - 80%	Up to \$12,500.00
81% - 140%	Up to \$10,000.00

- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%

3. Years in loan term: 5 Years
 4. Forgiveness: The funds will be forgiven on a prorated basis so that 20% of the principal is forgiven annually.
 5. Repayment: None due as long as the loan is in good standing.
 6. Default: Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), conveys, or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, foreclosure, or deed in lieu of foreclosure; or
 - b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and/or their immediate household, a relative may be able to assume said Note and Mortgage upon verification of income eligibility and assumption of the Deed.
- f. Recipient/Tenant Selection Criteria: Funds are awarded on a first qualified – first served basis and homebuyers must successfully complete homebuyer counseling by an approved HUD certified and Duval County approved counseling agency.
- g. Sponsor Selection Criteria: N/A; this is an internal program.
- h. Additional Information: Eligible units may be newly constructed or existing units, which have had or will have repairs within 12 months of closing. Evidence of repairs or rehabilitation (minimum of \$1,500 to qualify) must be adequately documented. First mortgage lending may be provided by approved institutional first mortgage lenders and approved mortgage companies. Applicants must contribute a minimum of \$500 towards the purchase.

B. Owner Occupied Rehabilitation	Code 3
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- a. **Summary:** Funds will be provided for repairs and rehabilitation of substandard owner-occupied single-family units in accordance with the Housing Rehabilitation Program Policies and Procedures.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate
- d. Maximum award: \$65,000.00
- e. Terms:
 1. Repayment loan/deferred loan/grant: Funds in an amount up to \$5,000 will be a grant. Any amount over \$5,000 will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note will be a deferred payment loan.
 2. Interest Rate: 0 %
 3. Years in loan term: Up to \$5,000 has no lien.
 4. Forgiveness: \$ 5,001 to \$14,999 – 5 years
 \$15,000 to \$40,000 – 10 years
 \$40,001 to \$65,000 – 15 years
 The funds will be forgiven on a prorated basis, so that a portion is forgiven annually.
 5. Repayment: None due as long as the loan is in good standing.

- 6. Default: Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), conveys, or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, or deed in lieu of foreclosure; or
 - b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and/or their immediate household, a relative may be able to assume said Note and Mortgage upon verification of income eligibility and assumption of the Deed.
- f. Recipient/Tenant Selection Criteria: Applicants will be selected on a first qualified, first served basis and through the use of a waiting list.
- g. Sponsor Selection Criteria: N/A .
- h. Additional Information: It is the intent of this activity to emphasize the upgrading of very low and low-income homeowner conditions by increasing the funds available for rehabilitation of owner occupied deteriorated housing stock. Repairs determined by Housing and Community Development Division staff working the Municipal Code Compliance Division may be given priority and may be addressed first and treated as Emergency Repairs. Emergency Repairs may include roof repairs, dangerous electrical conditions, lack of adequate water or sewer to the home and handicapped accessibility, or other conditions, which could be dangerous to the occupant if left uncorrected. The combined total amount of repairs per unit, including funds spent to correct the emergency situation and the project delivery costs may not exceed \$65,000.00. Contracts exceeding \$55,000 up to \$65,000 shall be reviewed by Housing and Community Development Division prior to beginning rehabilitation to ensure that the rehab project is feasible. Feasibility will be based on the property being able to be meet code after rehabilitation.

C. Disaster Repair/Mitigation	Code 5, 16
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- a. **Summary:** The Disaster Strategy provides assistance to households following a disaster as declared by an Executive Order from the President of the United States or Governor of the State of Florida. This strategy may be implemented in the event of a 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:
 - 1. purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - 2. interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - 3. construction of wells or repair of existing wells where public water is not available;
 - 4. payment of insurance deductibles for rehabilitation of homes covered under homeowner's insurance policies;
 - 5. security deposit, rental assistance for the duration of the term of the Executive Order from the Florida Office of the Governor or President of the United States for eligible recipients that have been displaced from their homes due to damage from the storm; and/or
 - 6. other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate

- d. Maximum award: \$12,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be in the form of a grant.
 - 2. Interest Rate: N/A
 - 3. Years in loan term: N/A
 - 4. Forgiveness: N/A
 - 5. Repayment: N/A
 - 6. Default: N/A
- f. Recipient/Tenant Selection Criteria: Eligible households will be served on a first qualified, first served basis, with preference given first to applicants below 80% of median household income.
- g. Sponsor Selection Criteria: N/A
- h. Additional Information: N/A

D. Foreclosure Prevention	Code 7
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- a. **Summary:** Funds will be provided to assist qualified homeowners who are a minimum of three (3) months behind on their mortgage with retaining their home and preventing foreclosure action of the first or second mortgage, homeowner’s association fees, and/or delinquent tax sales. Assistance may be coordinated through non-profit entities including Jacksonville Area Legal Aid or any other HUD certified housing agency.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Very low, low and moderate and Households with annual income up to 140% of median income.
- d. Maximum award: \$12,000
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 - 2. Interest Rate: 0%
 - 3. Years in loan term: 5 Years
 - 4. Forgiveness: The funds will be forgiven on a prorated basis so that 20% of the principal is forgiven annually.
 - 5. Repayment: None due as long as loan is in good standing
 - 6. Default: Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), conveys, or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, or deed in lieu of foreclosure; or
 - b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and/or their immediate household, a relative may be able to assume said Note and Mortgage upon verification of income eligibility and assumption of the Deed.
- f. Recipient/Tenant Selection Criteria: Eligible households will be served on a first-qualified, first-served basis, with preference given first to applicants below 80% of median household income. Applicants may receive funding under this program only one time.
 - 1. The Applicant’s home must be their primary residence.
 - 2. Applicants must attend and complete a Budget/Credit/Debt Reduction course through an approved

HUD Certified Counseling Agency.

3. Foreclosure prevention applicants must show that the nonpayment of their mortgage is due to the following eligible reasons:
 - a. Loss of employment or when hours have been reduced from full time to part time.
 - b. Sudden medical diagnosis, treatment, and/or expenses.
 - c. Divorce or separation. (loss of household income)
 - d. Death in a family.
 - e. Unforeseen home repair bills.
- g. Sponsor Selection Criteria: Eligible sponsors must be a HUD approved Housing Counseling Agency as evidenced by the following criteria:
 1. Certified as a HUD-Approved Counseling Agency.
 2. Staff responsible for counseling is certified as a Housing Counselor by NFCC or Neighborhood Works.
 3. Staff responsible for counseling have been certified and served as a practitioner for a minimum of one (1) year.
 4. Use of Nationally recognized standards and curriculum.
- h. Additional Information: SHIP funds allocated for this strategy may be leveraged with federal, state, local, and private funds.

E. Acquisition/Rehabilitation for Ownership	Code 9
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- a. **Summary:** The program is open to organizations that are interested in developing homeownership units in need of a subsidy for infill projects that may otherwise not be economically feasible. The program is for the acquisition and rehabilitation of existing units.
 - b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
 - c. Income Categories to be served: Very low, low, moderate and Households with annual income up to 140% of the area median income
 - d. Maximum award: \$50,000
 - e. **Sponsor Developer Terms:**
 1. Repayment loan/deferred loan/grant: Funds awarded as a loan to the Developer with a Declaration of Covenant and Restrictions recorded on the property.
 2. Interest Rate: 0%
 3. Years in loan term: 2 years
 4. Forgiveness: Upon conveyance to homebuyer.
 5. Repayment: None required as long as loan is in goods standing
- Recipient Terms:**
1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.
 2. Interest Rate: 0%
 3. Years in loan term: 5 years
 4. Forgiveness: The funds will be forgiven on a prorated basis so the 20% of the principal is forgiven annually.
 5. Default: Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), conveys or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, or deed in lieu of foreclosure; or

- b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and/or their immediate household, a relative may be able to assume said Affordability Covenant upon verification of income eligibility and assumption of the Deed.

- f. Recipient/Tenant Selection Criteria: Eligible persons will be served on a first qualified first served basis pending funding availability.
- g. Sponsor/Sub-recipient Selection Criteria: Eligible non-profit developers can be Duval county certified Community Housing Development Organizations, Habitat for Humanity of Jacksonville, Beaches Habitat for humanity, or any for-profit and non-profit organizations entity responding to an advertised Request for Proposals. The criteria to select non-profit agencies may include, but is not limited to, the following:
 - 1. The financial strength of the sponsor/developer.
 - 2. The ability of the sponsor/developer to complete the project by the contracted deadline.
 - 3. Past performance for completing projects on time and within budget.
 - 4. Experience of the Board or Staff with matters related to low income persons.
- h. Additional Information: The program provides gap and/or construction financing in the form of a loan on projects that meet the program criteria; however, an affordability Covenant and Restriction must be recorded on the project prior to the unit being sold to an income eligible buyer. If the home is sold to an income eligible buyer(s), who is also receiving purchase assistance from the City of Jacksonville, the property affordability will be captured within the recorded subordinate Mortgage and Note associated with the purchase assistance. All homes must be the buyer's primary residence. Funding for each project is determined by the gap or "need" demonstrated by the developer through the project budget. The project gap is the difference between the cost to acquire and rehab the unit and the sales price that the market will bear to sell that unit. At the sale of the unit to an eligible buyer, a payoff to the City of Jacksonville for the construction financing minus actual gap minus any third-party financing, shall occur and be considered program income.

F. New Construction for Ownership	Code 10
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- a. **Summary:** The program is open to organizations interested in developing homeownership units in need of a subsidy for infill projects that may otherwise not be economically feasible. The program is for the construction of affordable housing on buildable parcels under site control.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024
- c. Income Categories to be served: Households with annual income up to 140% of the median income are eligible for assistance under this strategy.
- d. Maximum award: \$160,000
- e. Sponsor/Developer Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be in the form of a loan to the Developer, but a Declaration of Covenant and Restrictions will be recorded on the property.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term: 2 years
 - 4. Forgiveness: Upon conveyance to the homebuyer
 - 5. Repayment: N/A
- Recipient Terms:
 - 1. Repayment loan/deferred loan/grant: Funds will be awarded as a forgivable loan secured by a recorded subordinate mortgage and note.

2. Interest Rate: 0%
3. Years in loan term: 5 years
4. Forgiveness: The funds will be forgiven on a prorated basis so that 20% of the principal is forgiven annually.
5. Repayment: None due as long as the loan is in good standing.
6. Default: Default shall occur upon one of the following:
 - a. Homebuyer sells, transfers (including gifting), conveys or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, or deed in lieu of foreclosure; or
 - b. Homebuyer no longer occupies the unit as their principal residence; in the case of the demise of the applicant or the deployment of an active military and/or their immediate household, a relative may be able to assume said Affordability Covenant upon verification of income eligibility and assumption of the Deed.
- f. Recipient/Tenant Selection Criteria: Eligible persons earning up to 140% of the area median income on a first come first qualified basis pending funding availability.
- g. Sponsor Selection Criteria: Eligible non-profit developers can be Duval County certified Community Housing Development Organizations, Habitat for Humanity of Jacksonville, Beaches Habitat for Humanity, or any for-profit and non-profit organizations responding to an advertised Request for Proposals. The criteria to select non-profit agencies may include, but is not limited to, the following:
 - a. The financial strength of the sponsor/developer.
 - b. The ability of the sponsor/developer to complete the project by the contracted deadline.
 - c. Past performance for completing projects on time and within budget.
 - d. Experience of Board or Staff with matters related to low income persons.
- h. Additional Information: The program provides gap and/or construction financing in the form of a loan on projects that meet the program criteria; however an affordability Covenant and Restriction must be recorded on the project prior to the unit being sold to an income eligible buyer. If the home is sold to an income eligible buyer(s), who is also receiving purchase assistance from the City of Jacksonville, the property affordability will be captured within the recorded subordinate Mortgage and Note associated with the purchase assistance. All homes must be the buyer's primary residence. Funding for each project is determined by the gap demonstrated by the developer through the project budget. The project gap is the difference between the cost to construct the unit and the sales price that the market will bear to sell that unit. At the sale of the unit to an eligible buyer, a payoff to the City of Jacksonville for the construction financing minus actual gap minus any third-party financing, shall occur and be considered program income.

G. Rehabilitation for Rental	Code 14, 21
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- a. Summary: This program may be provided to for-profit and non-profit organizations for the rehabilitation of rental housing projects to increase the supply of affordable rental units in Duval County. Property must be under site control of the organization. All assisted units will be monitored annually for tenant eligibility and unit affordability for a minimum period of 15 years.
- b. Fiscal Years Covered: 2021-2022, 2022-2023, 2023-2024

- c. Income Categories to be served: Very low, low, moderate and up to 140% of the area median income.
- d. Maximum award: \$100,000.
- e. Terms:
 - 1. Repayment loan/deferred loan/grant: Deferred payment loan as secured by a Mortgage, Note, and Land Use Restriction Agreement.
 - 2. Interest Rate: 0 %
 - 3. Years in loan term: 15 years
 - 4. Forgiveness: Forgiveness will be at the end of the affordability term.
 - 5. Repayment: Repayment shall be in the event of a default of the affordability terms.
 - a. Default: Developer (property owner) sells, transfers (including gifting), conveys, or disposes of the property, voluntarily or involuntarily, by any means, including but not limited to, bankruptcy, condemnation, or deed in lieu of foreclosure; or
 - b. Said unit is no longer being kept up to minimum housing quality standard, is no longer being occupied by income eligible tenants, the rent amounts are not consistent with the annually published 'Rent Limits' by the Florida Housing Finance Corporation, or the Developer violates Fair Housing guidelines.
- f. Recipient/Tenant Selection Criteria: Eligible tenants will be served on a first qualified first served basis, with preference given first to applicants below 80% of median household income.
- g. Sponsor Selection Criteria: Eligible non-profit developers can be Duval County certified Community Housing Development Organizations, Habitat for Humanity of Jacksonville, Beaches Habitat for Humanity, or any for-profit and non-profit organizations responding to an advertised Request for Proposals. Eligible developers must provide all written documentation requested in the Request for Proposal including project pro forma, income levels to be served, location and site control, development timetable, site plans, staff qualifications, source of matching funds, uses statement, permit approvals, and experience.
- h. Additional Information: Preference of funding will be for projects being funded through Florida Housing Finance Corporation, serving populations below 80% of the area median income, and/or serving populations with Special Needs

III. LHAP Incentive Strategies

In addition to the **required Incentive Strategy A and Strategy B**, include all adopted incentives with the policies and procedures used for implementation as provided in Section 420.9076, F.S.:

- A. Name of the Strategy: **Expedited Permitting**
Permits as defined in s. 163.3177 (6) (f) (3) for affordable housing projects are expedited to a greater degree than other projects.

Provide a description of the procedures used to implement this strategy:
Under the Planning and Development Department affordable housing projects are

identified in order to expedite the permitting process.

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

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

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

The Planning and Development Department, Housing and Community Development Division, and Regulatory Review Committee reviews, evaluates, and makes recommendations on all future ordinances, plans, regulations, policies, and procedures which have an impact on the provision of affordable housing.

C. Other Incentive Strategies Adopted:

1. **Modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing:** Consistent with the Housing Element of the Comprehensive Plan: Sections 1.2.15 & 1.3.5 in order to increase the availability of affordable housing. The City shall participate with private and nonprofit groups seeking to leverage or obtain new funding sources aimed at solving housing problems by supporting or jointly pursuing foundation funds and social investment by corporations, and by assisting with grant writing and with completing applications for available federal and State funds. The City shall ensure that the Zoning Code provides a mechanism for expeditious site locations of public housing development.
2. **Allowance of flexibility in densities for affordable housing** - Consistent with the Housing Element of the Comprehensive Plan: Section 1.1.1. The City in its Land Development Regulations shall continue to provide incentives such as higher densities or special design considerations, to encourage the building of a wide variety of housing types, designs, and price ranges; and promote an equitable distribution of housing choices throughout the City.
3. **Allowance of affordable accessory residential units in residential zoning districts** - Consistent with the Housing Element of the Comprehensive Plan: Section 1.1.2 The City's Planning and Development Department shall continue to provide technical assistance and market data to builders and developers interested in participating in the City's future growth, and continue to improve and enlarge a data base of timely market information to assist City agencies and the general public with decision making and policy setting.
4. **Printed Inventory of Locally Owned Public Lands Suitable for Affordable Housing** - Consistent with the Housing Element of the Comprehensive Plan: Sections 1.1.4., 1.2.3, 1.2.5, and 1.4.3. The City's Planning and Development Department shall ensure that the Future Land Use Element shall include an adequate supply of land for various types of residential uses needed in the City and that the required infrastructure will be in place concurrent with the impact of proposed developments. The City shall continue to provide information and assistance on City-owned property suitable for low and moderate income housing or for special needs housing. The City shall continue to acquire vacant lots which are suitable for infill

housing by various for profit and non-profit developments. The City's Real Estate Division shall maintain and have available a complete inventory of parcels of surplus properties and structures. The City shall continue to offer incentives (which may include land donations and write-downs) to developers of low income dwellings in all planning districts of the City. The City will continue to donate or reduce the cost of vacant lots and structures appropriate for infill housing to organizations engaged in providing homes for low income families in established neighborhoods.

5. **Support of Development near Transportation Hubs and Major Employment Centers and Mixed-Use Developments** - Consistent with the Housing Element of the Comprehensive Plan: Sections 1.2.5, and 1.4.4. The City shall continue to acquire vacant lots which are suitable for infill housing by various for profit and non-profit developments. Commercial and other non-residential uses lying adjacent to residential neighborhoods shall not be expanded into residential neighborhoods unless such uses enhance or do not diminish or degrade the residential character of the neighborhood.

6. **Lien Forgiveness Program for Parcels Donated to or Purchased by Non-Profit or For Profit Partner Agencies/Organizations to be used for Affordable Housing** - Consistent with the Housing Element of the Comprehensive Plan: Section 1.4.10. The Housing & Community Development Division shall target rehabilitation efforts toward clusters of units or toward sound, established neighborhoods where the use of resources will result in desirable living environments, and discourage developers from demolishing existing housing units.

IV. EXHIBITS:

Required

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

Optional

- F. Ordinance: (If changed from the original creating ordinance).
- G. Interlocal Agreement.
- H. Other Documents Incorporated by Reference.

CERTIFICATION TO FLORIDA HOUSING FINANCE CORPORATION

Local Government or Interlocal Entity: Duval County/ City of Jacksonville

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

Brian Hughes, Chief Administrative Officer

Witness Type Name and Title

Date

OR

Attest:
(Seal)